OCTOBER 2006
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KIDS IN CRISIS

Fighting the obesity epidemic

Credit card tricks

37 digital cameras tested

Holiday housesitters

TESTED: PORTABLE DVD PLAYERS AIR CONDITIONERS COTS KETTLES WINDOW CLEANERS CEREAL BARS

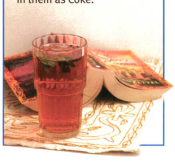
COMING SOON ...

Vacuum cleaners

Including a couple of 'robot' vacs.

Iced tea

Some have as much sugar in them as Coke.



Fridges

It's hard to buy a good *small* fridge/freezer.

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Choice for all

Peter Kell
CEO, Choice

You probably noticed CHOICE's new masthead on the cover of this issue, which is just the first move in changes we have in hand to help us even better anticipate the needs of Australian consumers, while continuing to deliver genuinely independent information.

From the beginning of October we'll also be calling ourselves CHOICE in the public arena, rather than the Australian Consumers' Association. Research done earlier this year found there was confusion about the two names. CHOICE was well recognised but the Australian Consumers' Association wasn't widely known, and many people mistakenly associated it with government. Adopting CHOICE as our single public brand will help everyone know exactly who's making public statements on behalf of consumers.

As you'd expect from CHOICE, these changes involve more than a new masthead. We're also making improvements to our publications and services. At the start of 2007 CHOICE magazine will be getting a makeover, with new features and more information to keep you even better informed when you're buying products or services.

We're also redesigning our website to make it easier to use. The new CHOICE Online site will be launched this month and will have interactive features, podcasts and videos. Check it out at www.choice.com.au.

Even though things will be looking different, we'll of course remain true to our values. We'll continue to be a powerful and independent voice for consumers. We'll be doing more tests so that we can deliver you even more unbiased information. We hope you'll get a lot out of all these improvements.

www.CHOICEextra.com.au

This is a free website for CHOICE magazine subscribers. It's an index of CHOICE articles going back to Jan/Feb 2002, with links to PDFs of many of them so you can read them immediately, without having to go and find your issue of CHOICE.

To use this website you need to log in with your subscriber number, which is the number directly above your name on the mailing label that comes with the magazine.

If you see the symbol in a magazine article it means there's extra information on choiceextra that we couldn't fit into the magazine.

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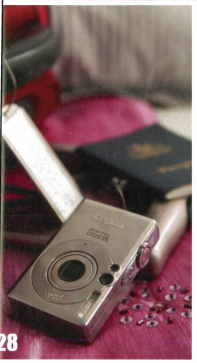
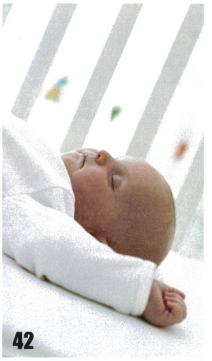
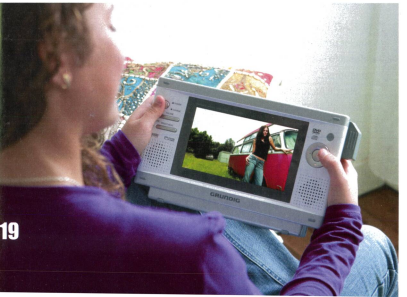
All you need is the model name and number you want to buy, the price you want to beat, and your CHOICE subscriber number (from the mailing label with the magazine). CHOICE Shopper is available to personal subscribers only, and you can use it to buy major laundry, kitchen and home entertainment appliances, cameras and computers (all costing over $100) and cars (over $10,000).







CONTENTS

October 2006

COVER STORY

8 Kids in crisis
Obesity in children has reached epidemic proportions. It's time to take action.
Photo: Gene Ross

REPORTS

14 Card games
How you can end up paying more interest on a 10% credit card than one that charges 18%.

24 Home alone
What you need to know before you leave your home in the hands of a housesitter.

TESTS

19 Portable DVD players
How to keep the kids happy on a long journey for as little as $199.

28 Digital cameras
You can get a very good camera for less than $600.

32 Cereal bars
Not the healthy snack they're cracked up to be.

36 Window cleaners
How to get sparkling-clean windows without too much elbow grease.

38 Reverse-cycle air conditioners
A good way to keep a large living area cool in summer and warm in winter.

42 Cots
A record — eight out of the 10 cots tested passed all the essential safety and durability tests.

45 Cordless kettles
What do you get when you pay over $60 for a kettle?

REGULARS

4 CHOICE Cuts
7 Your Letters
13 Food Bites: New Kellogg's nutrition labelling; orange segments back on the sports field
35 Hip Pocket: Home loans over the internet; Big Four banks' websites reviewed
48 Consumer Bookshelf
49 Recalls and bans
51 CHOICE index: November 2005 to October 2006.
52 The Hard Word

Who owns what on the web?

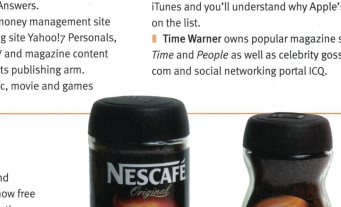
Most of us use a variety of websites when browsing the internet, but you might be surprised to discover that many belong to a few dominant companies.

Nielsen//NetRatings ranked the top 10 companies according to audience size and the percentage of internet users its sites reach when browsing at home. We've listed some of the sites that belong to each company so you'll know who owns what on the web.

- **Microsoft** has free email service Hotmail, online encyclopaedia Encarta and social networking site Spaces. It's also a partner in ninemsn, which offers news, magazine and TV content from the Nine Network.
- As well as its web search function, **Google** owns free email service Gmail, online chat program Google Talk, social networking site Blogger, online shopping search Froogle, full-text book search Google Books and research service Google Answers.
- **Yahoo!7** offers free email, money management site Yahoo!7 Finance, online dating site Yahoo!7 Personals, blogs at Yahoo!7 360°, and TV and magazine content from the Seven Network and its publishing arm.
- **Telstra** owns BigPond music, movie and games downloads and map search Whereis, business search Yellow Pages, business and private search White Pages, movie and restaurant finder City Search, search engine Sensis, and buying and selling site The Trading Post.
- **eBay** is a lot more than just a huge trading site, with online payment service PayPal and internet phone call service Skype in the group.
- **News Corp** owns NEWS.com.au, *The Australian*, *The New York Post* and online community MySpace.
- **The Federal Government** has a website for most departments and services.
- **Fairfax Digital** owns *The Sydney Morning Herald*, *The Age*, *The Australian Financial Review*, MyCareer, car site Drive and home site Domain.
- **Apple Computer:** Think about the iPod and all those users downloading music and video clips from iTunes and you'll understand why Apple's on the list.
- **Time Warner** owns popular magazine sites like *Time* and *People* as well as celebrity gossip site tmz.com and social networking portal ICQ.

Which coffee? You choose

Thanks to a recent decision by the Australian Competition and Consumer Commission (ACCC), at Aldi supermarkets you're now free to choose between the two instant coffee brands pictured on the right. Both are **NESCAFÉ** instant coffee, but **NESCAFÉ Blend 43** (right) is packed in Australia (from imported ingredients) by Nestlé Australia, whereas the cheaper product, **NESCAFÉ Original**, is what's known as a 'parallel import' from Nestlé Singapore, and is manufactured in Indonesia.



GENE ROSS

For some time earlier this year, Nestlé Australia had refused to supply Aldi with **NESCAFÉ Blend 43**, **MILO** and other products unless Aldi altered its marketing of the Australian-packed product or stopped importing the other coffee. At the same time Nestlé Australia had sought immunity from court action for this conduct, which could be regarded as 'exclusive dealing', prohibited under the Trade Practices Act. It said its intention had never been to stop the imports but to address customer complaints and confusion.

But in early August the ACCC ruled against Nestlé Australia's application, finding that its conduct could substantially lessen competition and failed to deliver a net public benefit, and that Aldi had taken adequate steps to differentiate the two types of instant coffee in its point-of-sale advertising.

"The ACCC believes that part of Nestlé Australia's anti-competitive purpose was to remove the stimulus to other Australian grocery retailers, who might have responded to Aldi's sale of the imported **NESCAFÉ** instant coffee by discounting **NESCAFÉ Blend 43** or importing similar products," ACCC Chairman, Mr Graeme Samuel said. "The refusal to supply Aldi goes much further than is needed to inform consumers."

Nestlé Australia said it was "surprised" by the ACCC decision to revoke its application to stop supplying its product to Aldi and that it'll contest this at the Australian Competition Tribunal.

About the imported product, Nestlé Australia says it's blended for Asian taste preferences, unlike the local product, which is "blended specifically for Australian tastes". Aldi, on the other hand, says it thinks the import tastes just as good as the locally made product. Who's right? You be the judge. We saw a 150 g jar of **NESCAFÉ Blend 43** for $6.69 at Aldi, and a 200 g jar of the imported **NESCAFÉ Original** for $4.99. At that price difference, it's worth a try.

GENE ROSS

Screen it out

About 90 Australians die each week from bowel cancer — it's the second most common cause of cancer-related death in Australia. Like many cancers it can be treated successfully if you detect it early enough. But as it can develop with few, if any, early warning symptoms, early detection happens in less than 40% of cases.

The government wants this situation to change, so as part of its Strengthening Cancer Care initiative, free bowel cancer screening kits are being mailed out — initially to all Australians turning 55 or 65 between now and 30 June 2008.

The kits contain a Faecal Occult Blood Test (FOBT) that you can complete in the privacy of your own home and then mail in for analysis. The test detects microscopic amounts of blood that may have been released from bowel cancers or their precursors (polyps or adenomas) into the bowel motion.

If your FOBT result is positive it means blood has been detected in the sample provided. It's not a diagnosis of cancer as the presence of blood may be due to conditions such as haemorrhoids or inflammation of the bowel. But it does mean you need further testing to investigate the cause of bleeding.

Participation in the program is voluntary but if you receive a kit in the mail we'd certainly recommend doing the test. For more information about the screening program or bowel cancer in general, go to www.cancerscreening.gov.au.

CHEAP AND CHEERFUL

In the past, budget-priced washing machines have tended to be unimpressive when put to the test, so it's great to find a 'supermarket special' with a good report card.

The **HOMEMAKER Fully Automatic Washing Machine HMWM5 (HMXQB50-808GF)** retails for $499 from Kmart — a good price for a top loader with 5 kg capacity, and you might even find it for less if it's on special. It's compact and easy to use, and if you're on the lookout for a decent washer but want to look out for your hip pocket too, this could be a dollar-savvy choice. Its running costs are also very reasonable.

In the group of previously tested washing machines up to 5.5 kg, the **HOMEMAKER** tied with the **FISHER & PAYKEL Excellence GW512** in fifth place overall out of the nine tested. However, it's the equal second-best top loader in this size range.

The **HOMEMAKER** does a good job of removing dirt and rinsing and is energy-efficient. It scored 60% for gentleness on clothes — which is pretty average for a top loader — but its spin score (63%) is at the lower end of the scale compared to the other machines tested. It doesn't have a selectable spin speed and it uses quite a lot of water per wash, with no water-saver option.

On the bright side, with a simple control panel, auto-sensing program and a one-touch feature that allows you to do a load of washing at the push of a button, using it should be a breeze. It also has a simple levelling function, which means it shouldn't be too hard to get the machine level if your floor's a bit uneven.

All in all, taking into consideration its purchase price, running costs and pretty good performance, this is a small washer that manages to be both cheap and cheerful.

GENE ROSS

Free website helps manage money

A new independent and free website called Moneymap offers online tools — from budgeting sheets to investment calculators — to help you to simplify and manage your finances.

The website was developed by the National Information Centre on Retirement Investments (NICRI).

NICRI offers retirees and people facing redundancy free, independent and confidential information, often at times when they're most vulnerable.

The Moneymap website is not only for retirees but can help anyone, whether you're starting out or approaching retirement. According to NICRI, it's most useful for people with smaller amounts to invest or less complex scenarios.

NICRI also offers a range of useful leaflets about financial issues such as super, reverse mortgages, term deposits, pensions and annuities.

Go to http://moneymap.nicri.org.au or call NICRI on 1800 020 110.

CORRECTION

DISHWASHERS

CHOICE, July 2006

In Table 2 on pages 46–47 there were small systematic errors in the calculation of the 10-year running costs. However, these don't alter any of our recommendations for Best Buys.

CAN YOU HELP?

We're looking for stories from women who've been shopping for a wedding dress in the past two years. We'd like to hear your experiences, good and bad. Some of the things we'd like to know are:

- How helpful were the sales assistants?
- Did you feel pressured into buying or making a quick decision about a dress?
- Was the price quoted to you consistent with the price you ended up paying?
- Was it easy or difficult to find out the price of a dress?
- Did alterations add substantially to the price of your dress?
- Were there any hidden costs that weren't mentioned until you decided to purchase a dress?

Send any stories you have with your contact details to weddingdress@choice.com.au, or write to Wedding dress, CHOICE, 57 Carrington Road, Marrickville 2204, by the end of October. Thanks for your help.

WORLD CONSUMER SNAPSHOT

WHY WE CRAVE COMFORT FOODS

Fried chicken and mash, pizza, apple pie and ice cream not only satiate hunger, they seem to satisfy the soul. Traditional comfort foods have a deeply rooted emotional appeal and may also fulfil specific biological cravings, reports the US *Consumer Reports on Health*. But 'feel good' foods are seldom vegetables and tofu. And now we know why. Research found that when lab animals are chronically stressed, they seek out high-fat, sugar-laden foods, which in people may slow the production of stress hormones. "While that's not justification for planning your diet around macaroni and cheese and potato chips, neither should you try to eliminate foods you love from your diet," says the magazine, just "find a new comfort zone" and update your diet with healthier versions of your old favourites. Hmmm.

TREES FOR TISSUES

Twenty five million trees are felled each year for the European tissue, toilet and kitchen paper market alone, reports Germany's *Test* magazine. Toilet paper from the five largest manufacturers there contains very little recycled content, and with an annual use of 13 kg per person, Europeans use four times as much as the worldwide average, according to the World Wildlife Fund. Unfortunately for the curious, the report didn't say why.

AROMASTEAM HARMONY

In the UK, *Which?* magazine's 'gadgeteer' found the Aromasteam sauna. It's just big enough for one, has a built-in CD player and can be dismantled in eight minutes, so you can easily move it around the house. "Imagine the fun you'll have wiping away the condensation from the glass while you watch a documentary about rainforests on TV in the living room (it's like you're actually there)," comments *Which?*. "Alternatively, set it up in the kitchen and take your vegetables in with you for a healthy steaming before dinner."

yourletters

HEAR, HEAR

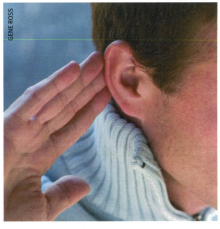
We'd like to commend you on your excellent article on hearing aids (CHOICE, July 2006). Consumer organisations are very pleased with the rise in technological and audiological standards over the past decade, but are concerned about the exorbitant prices being charged for hearing aids. There is simply no justification for charging $5000 to $10,000 for a pair of hearing aids.

Many Australians are unable to afford a hearing aid because they don't have a job. They are unable to get a job because they don't have a hearing aid, and they are unable to qualify for financial assistance for their hearing aid.

According to a recent Access Economics report (2006) nearly half the people with hearing loss are of working age (15–64). If people with hearing loss were employed at the same rate as average Australians of the same age, an additional 158,876 people would be employed today.

The congenitally deaf and hearing impaired, who have free access to Australian Hearing from diagnosis in early childhood until 21 years of age, when all government assistance stops, are another severely disadvantaged group.

There are also many self-funded retirees who aren't eligible for assistance, but because of the high cost of an aid can't afford one. Some of these people may have bilateral hearing loss, but only buy one hearing aid because they can't afford the two that they need.


GENE BOSS

Perhaps what's needed is an inquiry by the Productivity Commission into the hearing aid market. The results of the last inquiry by the Centre for International Economics were never publicly released by the government, and this issue remains significant.

And of course preventing noise injury in the first place, which accounts for about 37% of hearing loss, would be better still.

Nicole Lawder, CEO, Deafness Forum of Australia
Richard Brading, President, Self Help for Hard of Hearing
Alan Keir, President, Better Hearing Australia
Margaret Colebrook OAM, Let Us Hear

IT TAKES TIME

I've just read your article on hearing aids — it was very good as far as it went and had some useful links I'll look into.

However, there was an aspect of getting hearing aids I found and still find difficult that wasn't touched.

Apart from hearing aids being expensive, deciding which to get was an easy decision. But what followed took well over the 30 days you recommend for a trial period.

There's a physical and mental part to using hearing aids that people have to be prepared for.

The physical includes providing a correct fitting (ear moulds) and compensating for the appropriate amount of loss.

The mental is difficult to describe — it includes retraining your brain not to react to noises that could only previously be heard if they were excessively loud. Before, if I heard a noise like the beep of a smoke alarm I would be alarmed. Now with the aid in place there are many other similar noises that also evoke the same reaction of alarm. I've had to train myself not to react with shock on hearing them. It goes further, but needless to say there are emotional components to the way you hear before hearing aids and those reactions can be disproportionate for a while after you have your hearing corrected.

Now to the real sticking point I had with the article — it missed the difficulty I had in having my digital aid adjusted to suit me. My technician used an audiogram to define the aid's settings, and I expected the after-sale fitting to be at least as technical as the audiogram and to be used to verify that the aid was performing as expected. However, instead of doing another hearing test with the aids fitted, this process consisted of me trying to put into words what I could hear to the technician, so adjustments could be made to the setting to make the device acceptable. This took nearly 12 months and I'm still only partially satisfied.

I would put after-sale adjustment methods high on the list of things to check when thinking about buying. Many people can sell you a hearing aid but few have the tools to test the result.

Frank, Adelaide

THUMBS UP!

▮ Arthur Sannen would like to nominate **BOSE** for a thumbs-up. When the sliders on the headband of his BOSE headphones started to crack he sent them in for repairs. He says he was very surprised not long afterwards to receive a brand-new pair of headphones in the post to replace his old out-of-warranty pair.

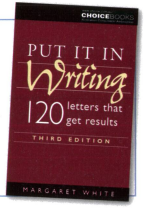
▮ Henry Moulds would like to offer a very big thumbs-up to **RIVERS AUSTRALIA**, which repaired and returned by courier his 18-month-old RIVERS shoes at no cost.

LETTER OF THE MONTH

We want to hear from you — your experiences help our research and often let other readers know about scams and rip-offs. Positive outcomes you've had to a complaint you took to a manufacturer, retailer, importer or tradesperson interest us too. Address these letters to *Thumbs Up* at the address on page 2.

To thank you for writing to us, *Your Letters* awards a prize of a CHOICE book to the 'Letter of the month'. This month's winner, Frank from Adelaide, receives *Put it in writing*, or any other book of his choice from Consumer Bookshelf, page 48.

We're sorry we don't have the resources to answer all your letters personally, and in the magazine we may edit them or print only an extract. See page 2 for how to reach us.



Kids in CRISIS

Obesity in children has reached epidemic proportions. It's time to take action.

IN A NUTSHELL

- **Poor diet is partly** *to blame for more children than ever before being overweight or obese. The intense marketing of unhealthy food and drinks to children contributes to the problem.*
- **It can be difficult** *for parents to get their children to eat a healthy diet, and 69% of parents CHOICE surveyed thought the government could do more to help.*
- **Children need better** *protection from unhealthy food marketing, and 82% of people we surveyed would support government regulation of food and drink marketing to children. 83% want manufacturers to be required to make children's food healthier.*

Childhood obesity in Australia has reached critical levels. So much so that dire predictions have been made that today's children might be the first generation to die at an earlier age than their parents. Between 1985 and 1997, the prevalence of obesity trebled among young Australians, and numbers have continued to increase at an alarming rate. It's been estimated that one in five Australian children are overweight or obese. Recently published figures from NSW suggest it could be as many as one in four.

Obese children have a 25–50% chance of remaining obese in adulthood, putting them at greater risk of developing chronic conditions such as diabetes and heart disease — conditions that place a substantial burden on the health system as well as on the individuals affected. And probably the most immediate consequence of being overweight, as perceived by the children themselves, is social discrimination, associated with poor self-esteem and depression.

CHOICE wanted to find out what ordinary people think is causing this obesity epidemic, and also what they think can be done to turn it around — and whether this gels with what the food and advertising industries and government would have us believe. Our survey results are included throughout the rest of the article.

WHAT CAUSES OBESITY?

In simple terms, overweight and obesity are the result of an energy imbalance, where more energy (kilojoules) is taken in than is used up. Anything that affects what children are eating or how much exercise they're getting can potentially add to this imbalance.

One of the reasons why the obesity problem has reached epidemic proportions is the so-called 'obesogenic' (or 'obesity-promoting') environment we're currently living in, which has come about as a result of technological, social, economic and environmental changes. Many factors have been suggested as contributing to this obesogenic environment, including:

- The increasing use of motor vehicles.
- Increased time spent on a computer playing games and surfing the internet.
- The lack of safe playing areas and other safety concerns.
- Changes in family structure and work patterns so that parents are busier and may have less time to spend with their families and on meal preparation.
- Easy access to kilojoule-laden foods and drinks.
- The frequent promotion of these sorts of foods through television, the internet and other media.

WHAT NEEDS TO CHANGE?

The NSW Schools Physical Activity and Nutrition Survey (SPANS, published in 2006 based on 2004 data, by the NSW Department of Health) found that, outside school, children spend on average between 34 and 45 hours a week being inactive. Some of this time is spent doing homework, talking on the phone or travelling by bus, for example. But half (18–22 hours/week for boys and 13–18 hours/week for girls) is spent in front of a screen: watching TV, surfing the internet, playing computer games and the like.

That's a large proportion of children spending more than the government-recommended maximum of two hours per day 'screen time'. And with many studies showing that excessive TV watching and small-screen recreation are associated with increased risk of overweight and obesity, it's a cause for concern.

Interestingly, the same survey found that today's schoolchildren are generally *more* active than their counterparts in 1985 and 1997. While there's no doubt that regular physical activity is an important weapon against obesity, this finding suggests that other factors contributing to overweight and obesity in Australian children — unhealthy diets, in particular — may need more urgent attention.

When you compare data over time from national nutrition surveys, it shows that there's no mystery to the increasing incidence of obesity — energy intake has risen in people of all ages, and especially in children. Between 1985 and 1995, Australian children's kilojoule consumption increased by 10–15%. And the SPANS data shows that children are still eating and drinking too many kilojoule-laden, nutrient-poor foods such as confectionery and soft drinks.

Of our survey respondents (see *The CHOICE survey*, right, for details), 77% were of the opinion that poor diet was causing more Australian children to be overweight (more than the 65% who named exercise reasons), and 47% of them specifically mentioned too much junk food as a cause.

It's clear that a key factor in turning back the tide of overweight and obesity in children is getting them to eat the right foods (including the right balance of foods) — essentially changing what they're currently eating.

WHO'S RESPONSIBLE?

The federal health minister, Tony Abbott, has repeatedly said it's parents who are ultimately responsible for what their kids eat. But a major obstacle for parents is the heavy marketing of unhealthy foods to children, which the World Health Organization has highlighted as a consistent factor in promoting weight gain and obesity. Parents are battling to provide a healthy diet for their children,

THE CHOICE SURVEY

CHOICE commissioned Newspoll to conduct a telephone survey on childhood obesity. Interviews were carried out nationwide mid-year, and the 1200 respondents were aged 18 or over. 33% of them were the parent or legal guardian of one or more child under 18.

Figure 1: In your opinion, what is causing more children to be overweight?
(Respondents could name more than one reason.)

Figure 2: In general, do you think parents/governments could be doing more to prevent children becoming overweight?

TAKE ACTION

If you think the government should regulate the marketing of unhealthy food to children, help push the agenda by sending a letter to the federal health minister, Tony Abbott. Go to the 'Campaigns' section of our website www.choice.com.au to take action.

and the increasing pervasiveness of promotions targeting children — via the internet, in the supermarket or through TV advertising, for example — leaves parents feeling defeated at every turn.

Our survey revealed that parents are willing to acknowledge that they need to do more to prevent children becoming overweight, but as shown in Figure 2, page 9, 69% think the government needs to do more too. It's easy to understand why they might want help.

ADVERTISING SMORGASBORD

Studies have repeatedly found that children are bombarded by ads for fast-food restaurants, chocolates, confectionery and other unhealthy foods — the most recent found there were nine ads for high-fat/high-sugar foods per hour during the programs most popular with 5–12-year-olds. On the other hand the number of ads for core foods recommended in the *Australian Guide to Healthy Eating* (fruit and vegetables, for example) is disproportionately low — a ratio of less than one in five ads, according to research published in July. *Fat ads*, page 12, reviews the top 10 brands that have been promoted to children recently, illustrating what kids are exposed to.

Food promotion does influence food choices — food companies would hardly spend millions of dollars on advertising each year if it didn't. The top 10 food advertisers in 2004, which included Cadbury Confectionery and Nestlé Australia, spent around $410 million advertising their products. Cadbury Schweppes, Competitive Foods (**HUNGRY JACK'S** and **DOMINO'S PIZZAS**), **McDONALD'S**, Nestlé Australia and Yum Restaurants (**KFC** and **PIZZA HUT**) were among the top 50 advertisers across all advertising categories. So it's not surprising that children are eating chips and chocolates more often than apples and carrots.

Figure 3: Some people have suggested things governments could do to help reduce the number of overweight children.

Regulate the way food/drink is advertised and marketed to children
82%
Educate parents and kids on developing healthy eating habits
80%
Require manufacturers to make children's foods healthier
83%
Total in favour

The current regulatory system for food advertising doesn't address this imbalance, but CHOICE thinks it should, and our survey results support this. Of our survey respondents, 65% thought government should step in to restrict TV advertising of unhealthy foods and drinks to children, and a further 24% wanted it stopped completely.

But it's not just TV advertising that's the problem, as CHOICE's article *Food marketing: child's play?* revealed (June 2006). Children are also being targeted via the internet, and rather than capturing their attention for 30 seconds, advertisers can engage them for several minutes in this powerful interactive medium.

Recent analysis of online food marketing in America found that 85% of the top food brands advertised to children on TV also used branded websites to market to children online, and the majority of these were brands of chocolate, confectionery and other sweet or salty snacks.

GENE ROSS

Advergames (online games in which a company's product or brand characters are featured) were found on 73% of these websites. The sites also employed a range of other advertising and marketing tactics, including giving kids the opportunity to participate in viral marketing, giving them on-demand access to TV ads and incentives to buy more of their products. So whether children are playing a game or engaging in other website activities, they're continually being exposed to the brand.

No regulation currently exists that extends to these forms of online marketing, but it's clear that it's needed.

Ultimately the promotion of unhealthy foods to kids is influencing food choices, persuading children to demand sugary cereals, fatty fast food and kilojoule-laden soft drinks, and normalising them as a significant part of their diet. In doing so it's contributing to the incidence of overweight and obese children.

There's a strong groundswell of public opinion demanding tighter regulation, spearheaded by the organisations that have joined together to form the Coalition on Food Advertising to Children. And clearly many individuals feel strongly about this too, as 82% of the people we surveyed said they'd support government regulation of the way food/drinks are marketed to children. There was a similar level of support for other proposed initiatives as well (see Figure 3, below left).

There also appeared to be support from some state and territory health ministers when they met to debate the issue in July. The debate was cut short, however, when John Howard intervened and health ministers were advised that media regulation is a matter for the federal Australian Communications and Media Authority (ACMA) — not the state health ministers.

KIDS NEED MORE PROTECTION

ACMA is set to review the Children's Television Standards, and this no doubt will touch on the role of food advertising in childhood obesity, and how well children's interests are being protected. But this process is likely to take up to 18 months to complete.

A new voluntary food and beverage advertising and marketing communications code has also been proposed, which the advertising and food industries say will deliver world's best practice in industry self-regulation. However, from what we've seen of it (the 'pre-finalisation' version just before we went to print), it's unlikely it will adequately protect children.

For starters it won't stop the marketing of unhealthy foods during children's programs, nor will it address the dominance of ads for unhealthy versus healthy foods.

The code is intended to cover the whole spectrum of ways that food is marketed to children, from the use of children's characters, competitions and giveaways on labels through to promotions in fast-food outlets and via the internet. But while it's important that this happens, it's not clear how the code will achieve this.

The draft code we saw also lacks precise definitions with regard to breaches, making it difficult to monitor non-compliance and carry out enforcement. And recent research suggests that breaches of the current code aren't uncommon. Over four days last year, 194 breaches of the Children's Television Standards were identified in food ads (according to the researchers'

Fat ads

The top 10 most advertised brands during children's TV viewing hours over one week in May this year were:

- **CADBURY** chocolates (177 ads), including **Cherry Ripe** (50), **Boost** (48) and **Dairy Milk** (42).
- **McDONALD'S** (109).
- **KFC** (88).
- **DOMINO'S PIZZAS** (78).
- **DOLMIO** pasta sauces (67).
- **SANITARIUM Weet-Bix** breakfast cereal range (63), including **Up & Go** breakfast drink.
- **NESTLÉ Nesquik** breakfast cereal (61).
- **PANDAROO** Asian food range (56).
- **NESTLÉ NESLAC Toddler Gold** (53).
- **LENARD'S** chicken products (49).

Source: *Australian Centre for Health Promotion.*

A quick read through reveals that those with the most ads are predominantly brands that specialise in products such as chocolate, deep-fried chicken and pizzas with filled crusts — foods that are high in fat and/or sugar, and should only be eaten occasionally.

And foods like fresh chicken or high-fibre breakfast cereals, which are fine to eat more regularly, are advertised significantly less often than chocolate and fast food.

You'd be hard pushed to equate this list with a healthy diet, as recommended by the *Australian Guide to Healthy Eating*.

interpretation) shown on TV between 7 am and 9 pm. The majority of these were the misuse of premium offers to market a product — an ad for a fast-food restaurant's kids' meal focusing more on the toy than on the meal, for example.

Under existing arrangements, anyone can make a complaint about a food ad, but the mechanisms aren't straightforward or widely publicised and even the federal health minister has admitted that people might not be aware of them.

What parents need is effective support in the battle to control their children's diets, and CHOICE thinks a system that favours self-regulation of the food advertising industry is unlikely to provide it.

MAKE KIDS' FOOD HEALTHIER

When CHOICE looked at kids' lunchbox snacks (Jan/Feb 2005), we found that only a quarter of the 100 or so products reviewed met all our nutrition criteria, with large numbers containing too much sugar or saturated fat. And out of 150 breakfast cereals included in our last survey (March 2005), the eight most sugary cereals were ones aimed at kids, all with the equivalent of two to three teaspoons of sugar in a serve and very little fibre.

In order for parents to choose healthy foods for their children, healthy choices need to be available, and these surveys indicate that healthy products are in the minority. It's no wonder 83% of our survey respondents thought the government should go beyond regulating food advertising to kids and also require manufacturers to make children's food healthier (see Figure 3, page 10).

THE NEED FOR ACTION

The Federal Government has contributed funding towards a national child nutrition and physical activity survey to collect crucial information that will help develop strategies to fight obesity and chronic disease; however, the results won't be available until late 2007. And new beverage industry guidelines could see sugary soft drinks gone from primary school canteens, and halt the marketing of these products directly to children under 12. But voluntary industry guidelines can only achieve so much. Given the grave nature of childhood obesity, CHOICE thinks immediate and urgent precautionary measures are warranted, in the form of government regulation of food marketing to children.

The current environment of unhealthy food promotion contradicts public health messages and guidelines, and is undermining public health and parenting efforts to encourage healthy eating.

There's no magic bullet for solving the obesity crisis — after all, childhood obesity has many causes and probably multiple solutions. But regulating food marketing to children across all media will at least eliminate some of the obstacles faced by parents trying to encourage their children to make healthy food choices. It will also provide better protection for those children whose parents have so far succumbed to the pester power and toddler tantrums for chocolate, not fruit. And who knows, it may even encourage manufacturers to develop healthier kids' foods.

MORE CHEESE, PLEASE

Good news if you have a cholesterol problem but enjoy a slice of cheese. A study has found that eating three serves of cheese each day has no effect on LDL (bad) cholesterol levels, whereas eating butter with the same amount of dairy fat caused blood cholesterol levels to go up. Researchers don't know why, but think it could be to do with the fermentation process that cheese undergoes, or the physical structure of the fat in the cheese. Whatever the reason, it may be OK to include moderate amounts of reduced-fat cheese in your diet even if you're trying to lower your cholesterol levels.

Nutrition to the front

KELLOGG'S has introduced a new-look nutrition panel on the front of its cereal packs called the % DI (daily intake) counter. Based on an average adult energy intake of 8700 kJ a day, it'll tell you what percentage of your daily energy, protein, fat, saturated fat, carbohydrates, sugars, fibre and sodium you're getting from a serve of that cereal, as well as some vitamins and minerals.

Putting it on the front of the pack certainly makes getting the nutrition info easier, and a percentage daily intake is a good indicator of how the cereal contributes to your overall requirements. It also makes it easy to compare cereals. It's encouraging to see the food industry trying to help us make good choices. However, because **KELLOGG'S** can't tailor it specifically to individuals, the daily intakes are based on an average kilojoule intake, whereas in fact different people require different amounts of energy, depending mainly on your age and sex. It also doesn't include any extras you add to the cereal — milk, sugar, fruit, etc — which would change these figures.

Manufacturers developing their own additional nutrition labelling means they can control what information they present, but it's certainly a step in the right direction. Down the track it would be good to see more products with a standardised user-friendly label, to save us all from squinting at the small print on the nutrition panel.

% DAILY
ENERGY
683 kJ
7.8%
DI Counter
An easier approach to achieving a balanced diet.
See back of pack.
NEW
% DAILY INTAKE (DI)* PER 45g SERVE
%RDI PER 45g SERVE
ENERGY 683 kJ 7.8%
PROTEIN 3.6 g 7.3%
FAT - TOTAL 1.0 g 1.4%
FAT - SATURATED 0.1 g 0.6%
CARBOHYDRATE 32.0 g 10.6%
SUGARS - TOTAL 10.9 g 12.2%
FIBRE 3.4 g 11.4%
SODIUM 194 mg 8.4%
THIAMIN 0.38 mg 25%
RIBOFLAVIN 0.4 mg 25%
FOLATE 50 µg 25%
IRON 3 mg 25%
DI Counter
An easier approach to achieving a balanced diet.
See back of pack.

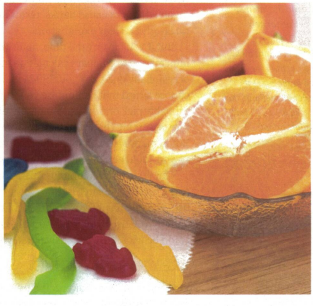
Lollies back on the bench

You may have heard rumours doing the rounds that experts have benched orange quarters — the traditional half-time pick-me-up at kids' Saturday soccer or netball matches. Instead the word is out that lollies — or more specifically red frogs or jelly snakes — are a better choice.

If you're raising your eyebrows at this news you'll be pleased to know that reports of the death of the orange and the rise of the frog have been greatly exaggerated.

The Australian Institute of Sport (AIS) and Sports Dietitians Australia have confirmed what makes sense: there's a place for the humble orange, but getting water into kids should be a priority throughout the game. Failing to drink enough to replace fluid losses can increase heat stress and cause dehydration.

AIS says an adequate pre-game meal should mean no need for further carbs during the game — although sharing a container of orange quarters is a healthy way to bring the under-10 team together. Just make sure it doesn't distract them from drinking plenty of fluids.



PHOTOS: GENE ROSS

Card games

Our investigation has uncovered 10% credit cards that leave you paying more interest than 18% cards — for exactly the same transactions.

IN A NUTSHELL

- **Credit card companies** *calculate interest in different ways. The most expensive method could more than double some interest bills.*
- **Many cards calculate** *interest on late payments or payments not made in full all the way back to the original purchase date and scrap the interest-free period for new transactions.*
- **Several companies** *stand out from the crowd, using fairer interest calculation methods that we'd like to see all card providers adopt.*

"It's very, very complicated." "Most people don't know how interest is calculated." "Hardly anybody at the bank knows how these interest calculations work." "It's almost a science."

These are some of the ways interest calculations were described to us during our research — not by confused readers, but by staff at the credit card providers themselves. And after comparing their calculation methods, we agree it's a tricky area. Even the most switched-on consumer would find it almost impossible to compare how interest is calculated on two different cards, not just because of the maths involved, but because banks' terms and conditions rarely give a clear explanation.

But if you haven't the time, ability or clear information to compare calculation methods, and you occasionally don't pay your bill in full, how would you choose a card that'll minimise your interest? You'd probably pick one with a comparatively low interest rate, assuming that would lead to low interest charges. But in many cases, that assumption would be wrong — you could end up with an unpleasant interest sting.

Our research — a first for Australia — finds that cards' advertised interest rates often tell you little about how their actual interest charges compare. Depending on how you use it, your supposedly low-interest card could be a lot more expensive than you think.

ARE YOU BEING STUNG?

We looked at 15 major credit card providers, and found they calculate interest in at least 10 different ways. We chose some of their low and high-rate cards to illustrate these differences. Sometimes the effects are small; in other cases they lead to big differences.

We focused on what happens to customers who occasionally pay their bill late or not in full and end up accruing interest. (If you always pay on time to avoid interest, interest calculation methods don't matter, while if you tend to carry a card debt over a longer period, variations in calculation methods have a less dramatic effect.)

Our calculations are based on what card companies told us and on the figures they provided for a simplified scenario (see *Chris's transactions*, page 16). Changing the scenario's spending and repayment patterns, dates and amounts would alter the interest figures and result in some changes in the order of cards, but not the overall standing of which cards we consider 'fair' and 'mean' — see Figure 1, right.

SURPRISING RESULTS

So Chris, for example, whose transactions over three months are detailed on page 16, would pay nearly **90% more interest** with a card that uses the meanest calculation method, compared to a fairer card with the same 10% interest rate. This occurs because of the variety of ways of calculating the days and amounts on which interest is charged. Some other examples (from Table 2, page 17):

- Not all 'no frills' low-rate cards calculate interest in the same way. For example, for the transactions and repayments specified, **HSBC** (10.49%) and **NSW**

TEACHERS CREDIT UNION (11.5%) would leave Chris less out of pocket than lower-rate cards from **BANKWEST** and **ST GEORGE** (both 8.99%).

- **MEMBERS EQUITY** would charge Chris 88% more interest than **HSBC**, even though both cards have similar rates (10.74% and 10.49% respectively).
- **AUSSIE**, which advertises its 10.24% rate and suggests consumers "escape the card sharks", would charge Chris more interest than a range of cards with higher rates, including **HSBC**'s 17.50% Visa.
- Similarly, for Chris's transactions, **NATIONAL AUSTRALIA BANK**'s 17.24% card charges nearly 70% more interest than **BANK OF QUEENSLAND**'s 17.25% card.

As noted, different scenarios can give different results — in other comparisons, for example, **AUSSIE** is less expensive than higher-rate cards and the gap between the **NATIONAL AUSTRALIA** and **BANK OF QUEENSLAND** cards is far smaller. However, when we apply a common interest rate to all cards, as in Figure 1 and Table 1 (page 16), those we rate as 'mean' always remain comparatively expensive.

WHY SO DIFFERENT?

All the cards we compared offer an interest-free period, so Chris's statement on 1 November (see page 16) won't have any interest charges. However, because he doesn't pay November's balance in full by its due date (the end of the interest-free period, which is some time between mid and late November, depending on the card), interest appears on his 1 December statement. In all but one case, an interest charge will appear on his 1 January statement too, for the days in December when interest continued to accrue.

For the majority of cards, you lose any interest-free period if you don't repay your full balance on time. Some cards then calculate interest all the way back to the original date you made the purchases; this means that paying your bill a couple of days late could lead to more than *50* days of extra interest. And some don't give you credit for partial payments — if you paid some or most of your bill off before the due date, you could still be charged interest on the full amount from the original purchase date until when the partial payment was received (see *Ten cent shortfall leads to $28 interest*, page 16).

INTEREST FROM DAY ONE

- If the amount owing isn't paid off in full by the due date, the following cards retrospectively apply

What's the right card for me?

Choose a card based on your spending and repayment habits.

- If you never pay your balance in full you're known as a 'revolver', and if you can't clear your debt and get back to interest-free days, a credit card may not be the best way to go. If you're convinced you need one, look for a low interest rate and annual fee (longer-term 'revolvers' will still be affected by the calculation differences this report identifies, but to a lesser extent). Consider transferring your debt to a card that offers 0% on balance transfers, but watch the traps, make sure you repay in full within the interest-free period (see *Balance transfers*, page 17) and note that making too many card applications could affect your credit rating.
- Occasional revolvers: The findings in this report are particularly relevant to you. To pay the least interest, choose a card from a company that calculates your interest fairly (the ones we surveyed are in Figure 1), then check for the lowest interest rate and annual fee.
- 'Transactors' always pay in full by the due date: The interest rate you (don't) pay doesn't matter. Look for a card with interest-free days and a low (or zero) annual fee. But bear in mind too that a low-rate card from one of the 'fair' companies we've highlighted will charge less interest if you occasionally slip up and don't pay in full or pay late.

TIP: A direct debit arrangement from your bank account to your credit card is one way to ensure you make on-time bill payments.

Figure 1.

Mean	OK			Fair
American Express, ANZ, Aussie, BankWest, Citibank, Members Equity, National Australia, St George	Virgin Westpac	Adelaide Bank Commonwealth HSBC		Bank of Queensland NSW Teachers Credit Union

Mean cards calculate interest on overdue amounts in these ways:

- Daily interest on the full purchase amount, even if some of it was repaid on time.
- Interest charged back to the original purchase or posting date.
- No interest-free period for new purchases if you're carrying an unpaid debt from the previous month.

Fairer cards use one or more of these ways to calculate interest on overdue amounts:

- Interest only applies to amounts that are unpaid by their due date — you get credit for partial repayments.
- Interest charged only from the date the new statement was produced.
- An interest-free or 'grace' period for new purchases even if you're carrying an unpaid debt from the previous month.

TEN CENT SHORTFALL LEADS TO $28 INTEREST

Anthony, who always pays his bill in full before its due date, unwittingly slipped up by 10 cents.

"I sent a cheque for $1717.83, but according to the bank, the amount received was $1717.73," Anthony explained. "It seems I made an error transcribing the payment amount, which resulted in a shortfall of 10 cents."

The bank subsequently charged daily interest on all purchases he made after the statement due date, which added $28.37 interest to his bill. When Anthony contacted the bank and asked the manager to reverse this interest charge, the answer was no. We contacted the bank on his behalf and it agreed to refund the interest as it was clearly the result of a mistake by Anthony.

daily interest on Chris's $1000 purchase all the way back to the purchase date (18 October): **AMERICAN EXPRESS, ANZ, AUSSIE, BANKWEST, CITIBANK, MEMBERS EQUITY** and **NATIONAL AUSTRALIA.**

- **ADELAIDE BANK** and **ST GEORGE** retrospectively apply daily interest on $1000 from the date the transaction was posted to Chris's account (20 October). This is slightly fairer as it means the bank isn't charging interest from a date *before* the transaction hit his account, and works out marginally better for Chris.
- The fair and OK cards in Figure 1 treat this purchase in two different ways; which method works out cheapest depends on how much is owed and paid off on time. **COMMONWEALTH, HSBC, VIRGIN** and **WESTPAC** don't start charging interest on Chris's $1000 purchase until 2 November. That's about 15 days' less interest than some cards. The fairest companies — **BANK OF QUEENSLAND** and **NSW TEACHERS** — don't *ever* charge interest on the full $1000; they just charge interest on $700 (because Chris paid off $300 before the due date). They apply interest back to the posting date, but only on the amount that wasn't paid off on time.

BANG GOES YOUR INTEREST-FREE PERIOD

Another major sting is that the large majority of cards cancel your interest-free days on *new* purchases if you don't pay your previous balance in full by the due date. This means if you pay part of your bill (even leaving it just a few cents short) or pay late — even by just a couple of days — you're charged daily interest on all new purchases, as well as up to a month's interest on your previous purchases. *55 interest-free days reduced to zero* on page 18 provides an example.

- The fair cards on this measure (**ADELAIDE BANK, BANK OF QUEENSLAND** and **NSW TEACHERS**) give an interest-free period to a new purchase, even though in Chris's case he carried an unpaid balance from the previous month. Other companies would charge daily interest on Chris's new purchase ($500) from either its transaction date (8 November) or posting date (10 November).
- Most cards charge interest on Chris's full outstanding balance in December too, until he repays it all on 15 December. Uniquely, **HSBC** doesn't apply any interest in December as Chris pays off his December balance by its due date. **ADELAIDE BANK, BANK OF QUEENSLAND, COMMONWEALTH** and **NSW**

Chris's transactions

Chris's statement is produced on the first day of every month. He owes nothing on his 1 October statement and he then makes the following transactions:

- $1000 purchase on 18 October, which hits his account two days later (the 'posting' date).
- $500 purchase on 8 November, posted on 10 November.
- $300 repayment on 15 November.
- No further transactions or repayments in November.
- Chris pays off the balance shown in his 1 December statement in full on 15 December.

Table 1 compares interest charges applying a 10% interest rate to all cards (we used the same rate for all cards to clearly show how their different calculation methods affect what you end up paying). The most expensive calculation methods ('mean' cards) result in interest of around $17–$19 for this scenario — up to almost 90% more than with the fairer methods used (around $10–$13).

Table 2 shows what happens when we apply the cards' actual interest rates to Chris's transactions.

WHERE ARE THEY?

AUTRALIAN CENTRAL CREDIT UNION, BENDIGO BANK, CREDIT UNION AUSTRALIA, GE MONEY and **SUNCORP** declined or were unable to give us the information necessary to be included in this survey.

Because cards' terms and conditions don't explain clearly enough how interest is calculated,

TABLE 1. CHRIS'S SCENARIO CALCULATIONS BASED ON ALL CARDS USING A 10% INTEREST RATE

Company (best to worst)	Interest paid ($)
HSBC (A)	10.11
NSW TEACHERS CREDIT UNION	10.74
BANK OF QUEENSLAND	10.93
COMMONWEALTH	12.60
ADELAIDE BANK	12.91
VIRGIN	14.38
WESTPAC	14.38
ST GEORGE	17.72
NATIONAL AUSTRALIA	18.49
ANZ	18.54
AUSSIE	18.54
BANKWEST	18.54
CITIBANK	18.54
MEMBERS EQUITY	18.58
AMERICAN EXPRESS	18.96

(A) *Uniquely, HSBC charges nil interest on Chris's 1 January statement because he pays in full by the December due date. Other aspects of HSBC's interest calculations, though, mean it isn't one of our top 'fair' providers (see Figure 1).*

we couldn't calculate interest results for those institutions. We want all card companies to provide better information about how they calculate interest to allow customers to compare cards' real costs (see *What needs to change*, page 18).

TABLE 2. CHRIS'S SCENARIO CALCULATIONS BASED ON CARDS' ACTUAL INTEREST RATES

Company and card (best to worst for interest paid)*	Annual interest rate (%)*	Interest paid ($)
HSBC Low-rate Card **(A)**	10.49	10.60
BANK OF QUEENSLAND Low-rate Visa	9.99	10.92
NSW TEACHERS CREDIT UNION Teachers Credit Card	11.50	12.35
COMMONWEALTH Low-rate MasterCard / Visa	10.99	13.85
ST GEORGE Vertigo	8.99	15.91
WESTPAC Low-rate MasterCard / Visa	11.25	16.18
BANKWEST Lite MasterCard	8.99	16.66
HSBC Visa Free Days	17.50	17.60
VIRGIN Credit Card	12.65	18.20
CITIBANK Clear Card	9.90	18.36
BANK OF QUEENSLAND Interest-free days	17.25	18.86
AUSSIE MasterCard	10.24	18.99
MEMBERS EQUITY MasterCard	10.74	19.95
NATIONAL AUSTRALIA Low Rate Visa	10.99	20.32
ADELAIDE BANK Visa	16.75	21.67
ST GEORGE Gold Low Rate	12.75	22.61
ANZ Low Rate MasterCard	12.24	22.71
COMMONWEALTH MasterCard / Visa with Awards	18.40	23.19
AMERICAN EXPRESS Gold Card	12.49	23.70
WESTPAC 55 day Credit Card	17.15	24.67
BANKWEST Zero MasterCard	13.49	25.04
NATIONAL AUSTRALIA Visa Classic	17.24	31.88
ANZ Gold	17.50	32.52
AMERICAN EXPRESS Blue Card	18.24	34.66
CITIBANK (Gold and Silver cards)	18.99	35.30

Where possible we show interest for a company's low-rate and high-rate cards. Some companies only appear in the table once as they only offer one card with interest-free days.

* *Interest rates from www.cannex.com.au, 1 September 2006.*

TIP

If you occasionally don't pay your bill in full, you can reduce the interest charged by paying off as much of your bill as early as you can in your card's cycle.

TEACHERS are pretty fair too, only charging interest on the $700 balance in December.

MORE CARD TRICKS

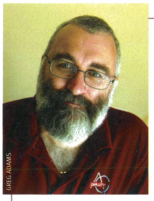
Interest on interest

Some cards even charge interest on the interest you owe, adding another little sting to your bill. This accounts for some of the small differences between cards. **ADELAIDE BANK, AMERICAN EXPRESS, ANZ, AUSSIE, BANKWEST, CITIBANK** and **ST GEORGE** charge interest on interest. The others we surveyed don't.

Balance transfers

Transferring your debt to a card that offers a low or zero 'honeymoon' rate for six months or more can reduce your interest bill and give you a chance to get your finances in order. However, watch out for the traps:

GENE ROSS



55 INTEREST-FREE DAYS REDUCED TO ZERO

Recently, Bill paid his balance (in full) two days late. He thought the interest charges appearing on his next two statements were unacceptably exorbitant.

"Using simple arithmetic, the interest amounted to 4.8% of my outstanding balance per day. If you multiply that by 365, that's an annual rate of 1752%!"

In fact, the bank had charged interest for those two days at its normal rate (around 17% pa), but also added interest for all the previous month's transactions — calculating interest as far back as the date Bill made those purchases. For some transactions, this added close to 30 extra days of interest to his bill.

We think Bill's misunderstanding and frustration over why he was charged so much interest is typical of many consumers, who have been kept in the dark for years about how these calculations are done.

"I confess I'm unsure about how the bank calculates the interest charged. Now I believe it charges me from the day each transaction occurs if I haven't paid in full. I don't believe that automatically changing the interest-free days from 55 to zero is a legitimate act, after banks have advertised and promoted their cards as being 'up to 55 days interest-free'."

- **Late payment fees still apply:** For example, several cards offer a 0% rate for balance transfers for the first six months, but you still have to make the minimum monthly payment by each month's due date or a late payment penalty is charged each time (see *Fees on the rise*, right).
- **Higher interest rate used for new purchases.** Often, only the balance transfer gets the low rate; any unpaid balance from new purchases attracts a higher rate.

How payments are credited

Don't assume repayments you make will be used first to pay off balances charged the highest interest. We found banks usually use your repayments to clear low-interest balances first (such as a balance transfer amount on a 'honeymoon' rate), while other transactions (new purchases and cash advances) attract high interest. Some cards' terms and conditions detail the way they apply your repayments; others just say they can apply your repayments any way they deem fit — or don't provide an explanation.

Costly cash advances

Only use your credit card to withdraw cash as a last resort. You'll generally be charged daily interest (sometimes at a much higher rate than the standard rate for purchases) from the date of withdrawal. And fees apply too: usually it's the higher of a flat amount (on average around $1.85 but sometimes up to $2.70) or a percentage of what you withdraw (usually between 1.5% and 2.7%).

FEES ON THE RISE

This report looks at how interest is calculated, but consider fees as well when comparing cards:

- **Annual fees**: The median annual fee for cards with interest-free days is around $59. However, you can do better — several companies provide cards with no annual fee and a good number of interest-free days, including **BANKWEST, GE MONEY/WIZARD, MECU, NATIONAL AUSTRALIA, NSW TEACHERS** and **VIRGIN**.
- **Penalties**: If you exceed your credit limit or don't pay the minimum amount by the due date, expect to pay $15 to $40 in penalty fees. Even cards in our survey that use fair ways to calculate interest (as well as most of the others) charge these late fees — **BANK OF QUEENSLAND** ($30) and **NSW TEACHERS** ($25) charge for late payments. And the timing of when these fees are charged varies. Some providers are fairer: **MEMBERS EQUITY**, for example, waits until you've missed two consecutive bills before charging a late fee.

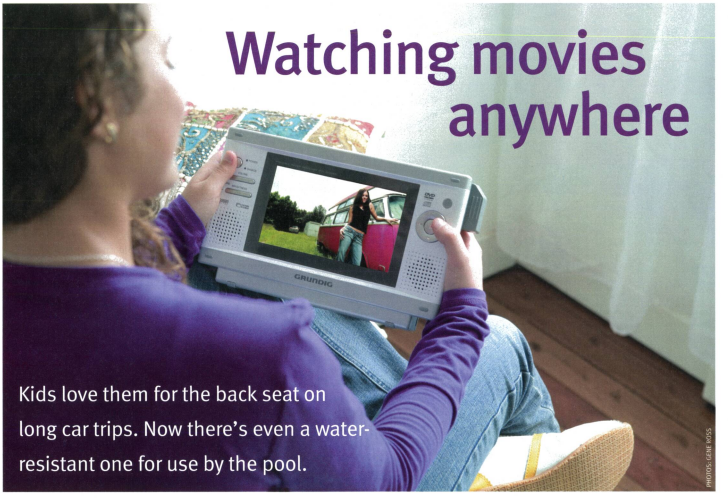
A report by the Reserve Bank found that the credit card fees consumers pay to banks grew by 18% in 2005, far higher than the growth in transaction account fees (5%) and much worse than fees for housing loans, which dropped by 1.6%. In fact, the card fees consumers paid increased greatly in each of the three years before that too: 29% (2004), 39% (2003) and 26% (2002).

So credit cards can sting you both ways (interest and fees) and often you have no control over it — except to change card providers. ■

What needs to change

- **Credit card companies** should adopt the fair methods of calculating interest that we've identified, some of which are already used by institutions we've rated 'fair' and 'OK' in this report. Fair practices include giving an interest-free period on all new purchases, never applying interest back to a date in a previous statement period, calculating interest back to the posting date instead of the transaction date and only on the amount that wasn't paid off on time, and using repayments that cardholders make to clear high-interest debts first.
- **Clearer explanations:** CHOICE wants banks' marketing material, bill statements and websites to explain clearly how interest is charged. While we rate **ANZ**'s method of interest calculation as 'mean', at least the bank's website explains how it happens. Other card companies should follow **ANZ**'s lead by explaining how they calculate interest on their websites and in other material. **VIRGIN**'s 'honesty box', which displays key information about fees and interest rates in marketing material, is a good idea but doesn't go far enough.
- **Standardised methods:** If card companies were required to calculate and apply interest in a standardised and fair way, you could compare cards on a like-for-like basis and make better choices. At present, your ability to choose a good card is hampered by the wide variety of (mostly mean) interest calculation methods we've uncovered in this report.

Watching movies anywhere



Kids love them for the back seat on long car trips. Now there's even a water-resistant one for use by the pool.

PHOTO: BEN SOLOMON

It's hardly home cinema with crystal clear pictures and surround sound, but when you can't watch your favourite movies on your quality gear at home, a portable DVD player can fill the gap. It can keep the kids entertained — and quiet — on a long trip in the car, for instance, or at protracted family gatherings when there's little else the young ones can do indoors to stay amused.

For this report we bought nine portable DVD players and tested them for picture and sound quality, ease of use and faulty disc handling. We also checked the movie playback time with a fully charged battery to see whether any would 'die' before the end of a long movie — the **GRUNDIG DVD-P7004** did.

All the tested players have an inbuilt screen to watch the movie on as well as loudspeakers, plus headphone sockets for private listening. Most look a bit like a small notebook computer: they have a hinged screen you can adjust to the best viewing angle. However, the **GRUNDIG DVD-P7644** and **SONY** are one-piece units with a non-adjustable screen. The former has a sturdy, built-in stand you can adjust for the right viewing angle; the latter has its speakers in a docking station

WHAT TO BUY

GRUNDIG DVD-P7644	$399
LG DP170	$299
VOXSON SL-50	$299
SONY D-VE7000S	$429
SHINCO SDP-1750A BEST BUY	$199

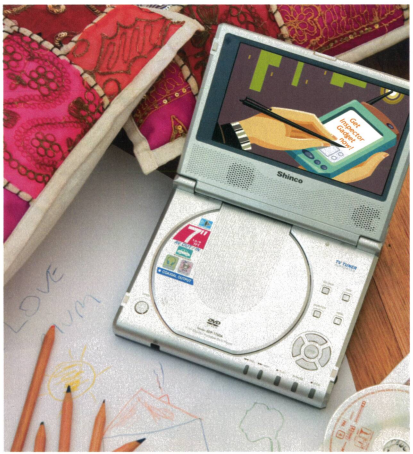
If you're looking for a portable DVD player that's water-resistant enough to use poolside, the top-scoring **GRUNDIG DVD-P7644** is your obvious choice, and it can play DVDs from all major regions (0–6) to boot — see *Region coding*, page 21, for more on this.

The **LG** is more limited in terms of region coding but if you're only going to use it to keep the kids entertained in the car with DVDs coded for Australia, it's the only recommended one that comes with a carry bag you can attach to the back of a car seat. It also weighs less and is around $100 cheaper.

Even cheaper again is our Best Buy, the **SHINCO SDP-1750A**, a full multi-region player with the best picture quality score of all the players tested.

IN A NUTSHELL

- **You can get a good** *portable DVD player for as little as $199.*
- **A DVD player** *promoted for use by the pool measured up to its water-resistance claims.*



that holds the player at an acceptable angle and a pull-out leg for use without the docking station (see *Profiles* on page 22 for photos).

PICTURE AND SOUND

Five of the nine players tested have good picture quality; on the **SONY**, **PALSONIC**, **GRUNDIG DVD-P7004** and **DICK SMITH ELECTRONICS** it's less impressive. However, because of their small screen size (just 17.5 cm or 7 inches, as it's more commonly referred to) and comparatively low screen resolution, individual pixels are noticeable on all the models and text, like credits, is generally more difficult to decipher than it would be on a larger screen.

The portable DVD players tested won't give you the same sound you could get with a good full-size DVD player. Their inbuilt or included loudspeakers are all right with regular voices but they generally lack bass and deliver a worse sound quality than if you listened to a movie through a good pair of headphones — not the earbuds that are supplied with some. However, the sound will improve even more if you can connect it to an external sound system, especially through the digital audio output socket if the player has one.

What to look for

The table on page 22 lists which models have these features:

- **S-video output socket.** Gives a better-quality picture than the basic composite video when the player is connected to a TV.
- **Digital audio output socket.** Lets you connect to external devices, provided they allow digital audio input, like a home theatre sound system for multi-channel sound.
- **Carry bag.** Useful to carry the player around or attach it to the back of a car seat, if it's so designed.
- **Number of earphone sockets** and **earphones supplied.** Some players only have one earphone socket; you need two if you want two kids to watch a movie together using earphones.
- **Audio/video cable(s)** for connecting to a TV.
- **Regions playable:** see *Region coding*, far right.

Features they (almost) all have

- Mains AC-DC supply adapter, which can be plugged into a wide range of mains voltages so you can use it in other countries with a different voltage.
- Car DC supply adapter.
- Rechargeable battery pack.
- Can play DVDs, CDs and VCDs.
- Can view JPEG images (except the **PALSONIC**).
- Can play recordable and rewritable CDs and DVDs (except the **PALSONIC** can't play MP3 files copied to rewritable CDs).
- Volume control.
- Stereo sound.
- 4:3 letterbox and 16:9 widescreen shape settings.
- Adjustments or choices of picture settings.
- Skip to the start of the next DVD chapter/CD track.
- Fast play forward or reverse.
- Still/pause.
- A to B repeat (except the **VOXSON**), so you can 'mark' the beginning and end of a segment, which can be set to play repeatedly.
- Basic composite video output socket for connection to a TV, and a stereo audio output socket. The **GRUNDIG DVD-P7644** and the two **SHINCO**s have a combined audio and video output socket; on the others they're separate.
- NTSC DVD playback can produce a PAL TV-compatible output when connected to a TV.
- Repeatedly play a DVD title or chapter or an entire DVD (except the **LG**) or just one of its tracks (except the **PALSONIC**).
- Selectable camera angle (except the **LG** and **PALSONIC**), subtitle language and dialogue language.
- Non-English onscreen indicators and menus (except the **SHINCO SDP-1720C**).

A sealed remote with raised bumps (like the Grundig DVD-P7644, pictured left) probably accumulates less dust and grime from sticky fingers and is easier to wipe clean than one with regular buttons (like the Shinco, right).

NOT A TOY

They might well help keep your kids entertained on long car trips, but portable DVD players and their remote controls aren't toys. They may contain small parts that can come off, so always supervise when young children are around.

REMOTES

Even though the kids might lose it or drop it behind the car seat, a remote control for your DVD player is most important — some lack onboard controls for certain tasks, so you have to use the remote for them. All the players tested have a remote except the **PALSONIC**. They're generally smaller and thinner than for regular DVD players and some seem to be designed with kids' use in mind — see the photos, above.

WATCHING POOLSIDE

The top-scoring **GRUNDIG DVD-P7644** is heavier than the other portable DVD players tested and quite different in design. It's encased in plastic with a tightly sealed hatch to make it water-resistant and withstand "rain and splashes from the kids at the pool".

To test these claims we subjected the **GRUNDIG** to a simulated brief rain shower. It emerged intact — no water had passed through the hatch seals; only the speakers had problems functioning when wet, but they worked OK again after we shook out all the water.

The player also survived a fall from poolside — it floated when we simulated an accidental drop into the water, something the manual warns you to avoid, of course. Its fully sealed remote control also passed our 'floating' tests unscathed.

Even after an extra 10-minutes' exposure to a simulated rain shower — or continuous splashes at the pool — we could still watch a movie, but the left speaker didn't recover from this prolonged exposure to water.

Region coding

The global DVD marketplace is divided into eight 'zones', listed below. DVDs are inscribed with a region code and will only successfully play on equipment configured to play back for that region. So if you want to watch DVDs from, say, the US, Southeast Asia or the Indian subcontinent, it's important your equipment can handle them. However, finding out your player's capabilities isn't always as easy as checking the instructions.

Some of the manuals in our test said the machines would only play DVDs with region coding 4 (which includes Australia), but we found they could also play other regions. So for reliable advice as to their multi-region capabilities, check the table, page 23.

Of the top five portable DVD players that are in the *What to buy* list, only three are full multi-region players. The **LG DP170** and the **VOXSON SL-50** won't play DVDs coded for a number of areas including the US, the former Soviet Union, the Indian subcontinent and China.

Code	Region
0	Will play in any player.
1	The US and its territories and Canada.
2	Japan, Europe, South Africa and the Middle East.
3	Southeast Asia and East Asia.
4	Australia, NZ, Pacific Islands, Central and South America.
5	Indian subcontinent, former Soviet Union and Africa.
6	China.
7	Reserved for future use.
8	International territories such as aircraft, cruise ships, etc.

Brand / model (in rank order)	PERFORMANCE: 1 Overall score (%)	2 Picture quality score (%)	3 Sound quality score (%)	4 Ease of use score (%)	5 Faulty disc handling score (%)	6 Claimed / measured battery life (minutes)	7 FEATURES: S-video output socket	Digital audio output	Carrybag / can attach to car seat back
GRUNDIG DVD-P7644	74	71	60	68	100	120 / 185			
LG DP170	73	72	60	70	93	180 / 225		✓	✓ / ✓
VOXSON SL-50	72	71	56	75	86	160 / 165	✓	✓	
SONY D-VE7000S	71	66	60	75	86	180 / 220		✓	✓ **(A)** / –
SHINCO SDP-1750A	70	74	60	64	76	150 / 215		✓	
PALSONIC PVP-150	68	60	58	61	100	180 / 185			
GRUNDIG DVD-P7004	66	59	56	75	83	ns / 105		✓	✓ / –
SHINCO SDP-1720C	65	71	59	64	58	150 / 185			✓ / ✓
DICK SMITH ELECTRONICS G7124	63	66	44	58	83	120 / 150			✓ / ✓

Profiles

Models in the *What to buy* list are profiled in rank order.

GRUNDIG DVD-P7644

Price: $399

GOOD POINTS

- Good picture quality.
- Water-resistant.
- Plays DVDs with all major region coding (0–6) — see page 21 for more on this.

BAD POINTS

- Weighing 1.6 kg, it's the largest and heaviest of the players tested.
- One of the more expensive players in the test.
- No earphones supplied, and only one earphone socket.
- A non-removable, reflective cover to protect the screen might be annoying in bright environments.
- No onboard pause key or a key to call up the set-up menu, which means you have to use the remote control for these.

LG DP170

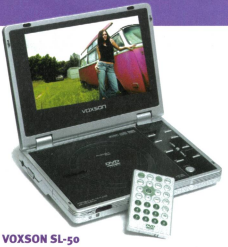
Price: $299

GOOD POINTS

- Good picture quality.
- Has a carry bag you can attach to the back of a car seat.
- The screen can swivel and fold flat against the body for viewing.

BAD POINTS

- Doesn't play DVDs with region coding 1, 5, or 6 (which includes the US, the former Soviet Union, the Indian subcontinent and China).
- No earphones supplied.



VOXSON SL-50

Price: $299

GOOD POINTS

- Good picture quality.
- S-video output socket, which gives a better-quality picture than the basic composite video when the player is connected to a TV.
- Very good onboard controls.

BAD POINTS

- Doesn't play DVDs with region coding 1, 5, or 6.
- No earphones supplied.

WHAT ABOUT THE REST?

- The **PALSONIC PVP-150** has no remote control and can't display JPEG images.
- The **GRUNDIG DVD-P7004** has the worst picture quality and stood out for its short battery life — we only managed to get 105 minutes' playback from a fully charged battery, which may be insufficient to watch a full-length movie.
- The **SHINCO SDP-1720C** is at the lower end of the ease of use scores and didn't handle our faulty discs well, but it comes with two pairs of headphones (not bud earphones).
- The sound quality of the **DICK SMITH ELECTRONICS G7124** was well below that of the other DVD players tested.

SPECIFICATIONS

Earphone sockets / earphone sets supplied	Audio / video cable(s) to connect to TV	Regions playable*	Dimensions (H x W x D, mm)**	Weight (kg)†	Warranty (years)	Website for contact††	Price ($)‡
1 / 0	✓	0–6	180 x 290 x 60	1.6	1	grundig-australia.com	399
2 / 0	✓	0, 2, 3, 4	50 x 195 x 205	1.0	1	lge.com.au	299
2 / 0	✓	0, 2, 3, 4	50 x 215 x 215	1.3	1	voxson.com.au	299
2 / 1		0–6	35 x 195 x 135	0.8	1	sony.com.au	429
2 / 0	✓	0–6	50 x 195 x 180	1.1	1	shinco.com.sg	199
1 / 0	✓	0–6	50 x 215 x 155	0.9	1	palsonic.com.au	299
2 / 1	✓	0, 2, 4	40 x 215 x 220	0.8	1	grundig-australia.com	399
2 / 2	✓	0–6	45 x 190 x 170	1.0	1	shinco.com.sg	299
1 / 1	✓	0, 2 ,3, 4	70 x 210 x 180	1.0	1	dse.com.au	198

All the models are made in China.

* *Instruction manual may say otherwise; see* Region coding, *page 21, for more on this.*

** *Rounded up to the next 5 mm, all protruding parts except the cord included, the player closed, and the battery pack attached if supplied.*

† *Rounded to the nearest 0.1 kg, battery pack attached if supplied, no disc in player, and no other attachments.*

†† *All www.*

‡ *Prices are recommended retail, as provided by manufacturers in July/August 2006.*

ns *Not stated.*

(A) *Carry pouch.*

GENE ROSS

SONY D-VE7000S

Price: $429

GOOD POINTS

- Plays DVDs with all major region coding (0–6).
- Earphones supplied.
- Speaker dock supplied.

BAD POINTS

- No AV cable supplied for attaching the player to a TV.
- No inbuilt speakers — the supplied speaker dock or earphones must be attached.
- A non-removable, reflective cover to protect the screen might be annoying in bright environments.
- The most expensive in the test.

SHINCO SDP-1750A

Price: $199 BEST BUY

GOOD POINTS

- Good picture quality.
- Plays DVDs with all major region coding (0–6).
- The least expensive of the players in the *What to buy* list.

BAD POINTS

- No earphones supplied.
- Buttons on the remote are small and closely spaced, and some labels lack contrast.

1 Overall score

This is made up of:

- Picture quality score: 40%
- Sound quality score: 20%
- Ease of use score: 20%
- Faulty disc handling score: 20%

2 Picture quality score

We checked the picture quality of the built-in display screen for brightness level, grey scale, sharpness, detail, straightness of lines and edges, centring, colour delineation and tinge. For movies we specifically looked for colour, brightness, image smoothness and detail.

3 Sound quality score

We listened to the sound through the built-in or included speakers and through a good pair of headphones. We also measured level linearity, total harmonic distortion, signal-to-noise ratio and channel separation through the analogue stereo output sockets and earphone socket. The listening tests contribute 80% to the sound quality score, technical tests 20%.

4 Ease of use score

We assessed each DVD player's onboard controls, onscreen indicators and menus, and remote controls. If a task could be done intuitively with little or no use of the instructions, a player scored higher.

5 Faulty disc handling score

To see how well the players can handle a disc with imperfections, we used a standard test CD with interruptions on the data surface and black dots on the readout surface to simulate scratches and dirt respectively. We also created a similarly damaged DVD with deep scratches and large black dots — more damage than you'd normally encounter.

6 Claimed/measured battery life

This is DVD movie playback time measured on a full battery charge. Most can play a DVD for a longer time than claimed. However, with the **GRUNDIG DVD-P7004** you won't you be able to watch a two-hour movie in one go.

7 Features

See *What to look for*, page 20, for a description of some of these and other features.

Home alone

What you need to know if you're leaving your home in the hands of a housesitter.

GENE ROSKA

IN A NUTSHELL

- **Do your homework:** *check references and have a written agreement.*
- **There are few official** *complaints and most people have happy experiences, but it's still very much a matter of luck and trust.*

Ever had that sinking feeling as you leave home to head off on holiday? Have you locked the doors? Left the oven on? Will the house be secure? Will the garden survive? Will the pets be safe and will your neighbour remember to feed them? It's a lot to worry about and not the best way to start a relaxing holiday.

Enter professional house-minding companies. These organisations have hundreds of potential fido feeders, plant pamperers and homebodies on their books who are available to live in and care for your home while you're away. The idea is that you get someone to mind your place for little or no cost and the sitter gets rent-free accommodation. It sounds like a win-win situation, but what are the things you need to look out for before leaving your home in the hands of someone else?

Briefly, most house-minding companies we contacted provide a kind of directory service over the internet for home owners, with either a list of prospective housesitters or an option to advertise to attract housesitters. Other companies, for a small fee, will provide a matching service between the two parties. However, it's usually the housesitters who pay to be listed with the agency in the first place.

While house-minding agencies and directories can help you get in touch with housesitters, it's important to note that from there on the arrangement is totally between you and the person you choose.

For many of us the idea of having a complete stranger in our home can be a little daunting when you consider the possibilities. Will they trash the place? And how can you protect yourself and your home should problems arise?

Going it alone

The house-minding services we contacted say most house-minding arrangements are very successful. However, they all stress that the onus is on the home owner to make the arrangement with their potential housesitter.

"We don't act as a matching service as we could then be held responsible for any problems," says one service owner. "We stress the importance of checking referees, face-to-face interviews if possible or at least over the phone, and having written agreements so there are no arguments afterwards."

So once you have access to a list of potential housesitters, or have been contacted by housesitters as a result of your advertisement, it's then up to

you to go forward with the selection process. You'll need to interview potential candidates, by phone or in person. When you've made your selection you'll need to check references, and if they check out you'll then go through what you want the sitter to do in the house. It's advisable to meet several times so you and your sitter are completely clear on what you're expecting from them.

Get it in writing

Most of the companies we spoke to provide advice on housesitter recruitment and also have draft house-minding agreements that home owners can customise, complete and sign off together with the sitter.

The managing director of one house-minding company in Sydney stresses the importance of a written agreement: "We strongly recommend that a housesitting agreement is entered into so there is absolutely no misunderstanding about what is required." He also recommends taking a bond from the housesitter to the equivalent of two weeks' rent, and leaving it with a third party.

Check all the details

Another vital part of contracting a housesitter is a background check. It's a good idea to check with anyone who has used the housesitter in the past, as well as thoroughly checking professional and personal references.

Another thing to consider is a police check, which you can ask the sitter to provide. Says one company owner, "We don't insist upon it but we recommend it. If you have two candidates in front of you and one has one and one hasn't, it's probably going to be a deciding factor. In the majority of cases the police check doesn't have anything on it and that's what you want to see, but it does provide peace of mind for the home owner."

Make sure you're covered

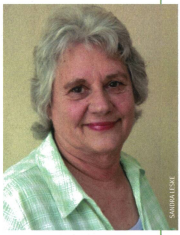
Another thing to check are your home and contents insurance policies. While the insurance companies we spoke to said as a general rule it's preferable to have a property occupied than leaving it empty for long periods of time, they did point out that under some policies you may not be able to make a claim if the sitter does any damage to your home or contents.

You need to check that you're still covered with a housesitter in residence, and that the sitter themselves will be covered under the public liability clause. The Insurance Council of Australia suggests checking the wording of your individual policy very carefully as there may not be cover, depending on the individual home policy and the circumstances in relation to your minder. If you're not 100% sure even after reading it, call your insurance company and get specific advice relating to your policy and situation.

Who house sits?

The companies we spoke to said wannabe housesitters need to be flexible. Housesitting tends to suit people with low commitments of their own, or those who are retired. The owner of a house-minding company based in Victoria says the housesitters registered on her database come from a wide range of backgrounds. "We have young

AT HOME ALL OVER AUSTRALIA


SHUTTERSTOCK

Thanks to a new-found hobby in housesitting, Gwen from Adelaide has travelled to many parts of Australia at very little cost.

Gwen, a self-described 70-year-old pensioner, says that once her five kids moved out of home she felt like doing something different with her life. She'd read about housesitting and decided to sign up with a house-minding directory.

Now in her second year of sitting, Gwen says she's having a "wonderful time" as well as helping out some satisfied customers. She's had some interesting gigs so far, from farmhouses in Tasmania and country NSW, beach houses in South Australia and Queensland and even in the mountains in Victoria. She says she's found most of the accommodation quite luxurious. "All the houses have been very comfortable, and I've met some delightful people," she says.

Gwen says the key to a successful housesit is common sense, and recommends using a detailed agreement to help safeguard both parties in case there are issues. Most of all she says it's important to have respect and treat the home as you would your own. "I always think while I'm there that if they walked back in unexpectedly, there wouldn't be any surprises."

For Gwen, who's on a limited income and has her own home, house-minding has given her the freedom to travel to unexplored areas and beauty spots all over the country. "I pay for my travel there and back, any breakages and phone calls. I provide my own food and in return I have free accommodation, all for a few hours of pet and garden care.

"I've found all the owners quite generous — I've received vegies from the garden, fresh eggs, bottles of wine and gifts. All have given me permission to use the computer to go online to read my email, which is my lifeline when travelling. The rest of the time is my own, to go sightseeing with my camera or just rest and relax."

GENE ROSS

couples, people who have just relocated from one state to another, travellers — particularly the over-50s group who want to travel."

Some people also find house-minding a great way to save money on rent in order to save for their own home or to travel cheaply both in Australia and overseas. For those who are looking to travel long-term, many agencies also provide opportunities overseas.

One house-minding company owner we spoke to said overseas housesitting can be a rewarding way to travel. "We've had a couple of people who have had two or three sits in the UK, and it does allow people to live in the local community when they're overseas and feel a real part of it. We even had one lady who did a house-mind in Greece and ended up whitewashing the walls with the locals for a festival!"

Few complaints

So while house-minding can provide a great experience for both the sitter and home owner, it's important to do some homework before saying yes. The NSW Office of Fair Trading says complaints about house-minding services aren't common, but it still recommends anyone

GENE ROSS

AN UNHAPPY HOMECOMING

When Jean from Sydney needed to visit family in Italy for two months she was reluctant to leave her neat and tidy cottage, carefully tended garden and much loved cats alone, so she decided to use a housesitting service.

Using a housesitter directory Jean made contact with a young couple who wanted to housesit in order to save on rent. After speaking to them on the phone, she met them at her house on several occasions to run through what she required. She checked references, arranged for an agreement to be signed by both parties, left detailed written instructions and took a bond of $500. Feeling confident that she'd covered all possible bases, Jean headed off to Italy. When she returned home she says she faced a disaster.

"The house was filthy. The garden was waist-high in weeds and all my treasured plants were dead. The cats were starving; one of them had developed an illness as a result, requiring ongoing medication. Bills had been left unpaid, the pool was rank, the car battery was flat. Many household items were missing, which I didn't even discover until some time later, and the fridge was full of mouldy food, including items I'd left for them as a friendly welcoming gesture."

Jean's neighbours told her the sitters had barely spent any time at the house at all. When she tried to contact her housesitter to discuss these issues he was elusive. She then contacted the staff at the directory she'd used, who were sympathetic but said there was little they could do apart from giving her the $500 bond they'd arranged to hold as a third party.

Determined to get an explanation and some further compensation for damages, Jean eventually tracked the housesitter down and arranged a meeting. "He seemed to be partly shamefaced and partly dismissive," she says. "He couldn't explain why this had happened at all, he just kept saying 'I'm sorry you're dissatisfied'."

Although the housesitter did agree to pay extra to cover her costs, Jean is very reluctant to use one again. "It's just awful, you come home from a 30-hour flight feeling tired and jetlagged and then you're confronted with all this mess. It shouldn't have been this hard — my house is very low-maintenance, it should have been a breeze. Two months of neglect: what a homecoming!"

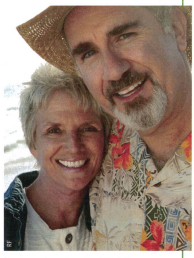
SITTING PRETTY

For Fritz and Gertrud from Melbourne using a housesitter was the perfect solution when they travelled overseas last year.

The couple, who would otherwise be leaving their house and garden unattended for two months, found a company on the internet that seemed to meet their requirements and registered, providing details about the housesit, setting up a mailbox with the company and advertising to attract potential housesitters. Within a short time they'd received over 20 replies.

Once they'd chosen a candidate Gertrud conducted the initial interview in a café. After a reference check they invited the potential sitter to their home. Fritz says it was important to get to know her before inviting her to do the job. "This was our first housesitting experience and we were quite apprehensive. It was a question of leaving the house unattended for two months and perhaps getting it ransacked by burglars, or leaving it to a stranger and possibly getting it trashed."

Fritz says the home page of the house-minding company's website provided a list of do's and don'ts, as well as a detailed sample contract that home owners were recommended to sign with the sitter. "All of this was provided at no charge to us." However, the company made it clear that it didn't accept any responsibility: "Any agreement would be between the sitter and us."



Fritz says a housesitting arrangement is a case of "mutual trust". As an extra incentive he offered to pay all heating, electricity and water charges while they were away, provided the house would be properly looked after. "Since this sitter was interested in saving money for her own house, we felt this incentive would encourage her to take care of the house right through to the end."

As it turned out, the pair were very pleased with their sitter, who looked after the family home well. And although Fritz says he would use a housesitter again he's aware that luck still plays a part in a successful housesit: "It depends very much on the chosen person."

SOME HOUSE-MINDING COMPANIES IN AUSTRALIA

- *HouseMinders: www.houseminders.com.au; phone: 1800 61 64 63.*
- *HouseCarers: www.housecarers.com.au; phone: (02) 9913 1844.*
- *House Sit World: www.housesitworld.com.au;* phone: (07) 5482 8008.
- *Happy House Sitters: www.happyhousesitters.com.au; phone: 1300 780 809.*

To find others try an internet search for 'housesitting'.

interested in using a house-minding organisation to shop around, ask questions and educate themselves before committing themselves to a sitter. It also recommends doing a general search on the internet for any adverse comments about a particular operator or minder, to see if they've had any identifiable problems in the past.

Other consumer affairs offices that we contacted around Australia said they've also received very few or no complaints to date about house-minding, but also recommend doing your research before taking the plunge.

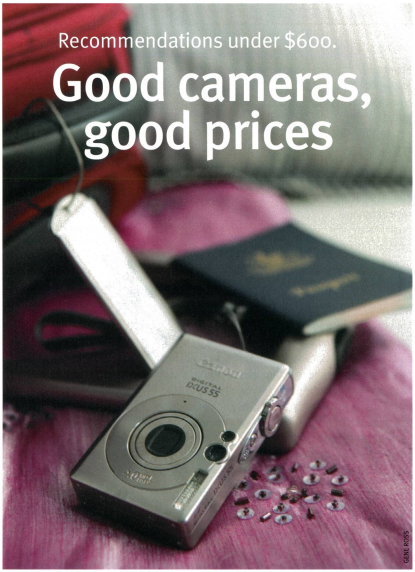
You might even decide it's worth getting legal advice. The Law Society of NSW recommends using the help of a solicitor to vet your house-minding agreement or even draw it up for you. A solicitor can also hold a bond in a trust account as a third party. John McIntyre, Chair of the Property Law Committee, says that although housesitting can sound like an ideal arrangement, there are still risks. "It can look deceptively simple but if things go wrong it could be nothing short of a legal disaster." ■

What steps to take and what to look out for

- Try to leave a reasonable amount of lead time — say six to eight weeks — in order to find and engage a housesitter.
- Once you've found a potential candidate, try meeting them first in a neutral place such as a café, to protect your privacy.
- Ask for a variety of references, such as from previous housesits, employers, personal references, and a police check.
- If you're comfortable with them, meet them again at your home. Show them around to familiarise them with what needs to be done.
- Provide a list of written instructions and emergency contact numbers.
- Prepare a house-minding agreement in writing. If you want to be doubly sure, get your solicitor to check it over or draw it up for you.
- Ask for a bond, which should be held by a third party.
- Check with your insurer whether you're still covered with a housesitter in your home — and whether they're covered.
- Arrange for a friend or a neighbour to drop in occasionally to check on the house.
- Provide a contact email or phone number and ask the sitter to contact you regularly or if there are problems.

Recommendations under $600.

Good cameras, good prices



GAIL BASS

IN A NUTSHELL

- **You can get a very** *functional camera for less than $600.*
- **Long zooms are great** *for some situations, but you'll need some help keeping a steady hand.*
- **Even some cheap** *digital cameras are capable of good-quality pictures.*

The good news is that you can get a good camera in this price bracket and there are even a couple of cheapies — less than $300 — that can produce good-quality images and are OK overall performers.

Some digital cameras have very long telephoto lenses (any lens over 150 mm is generally considered to be 'long'). This is very handy for getting in close to a subject that's more than a few metres away, or being able to capture the action on a sports field when standing on the sidelines, but there are some traps to be aware of.

At its full extension the **CANON Powershot A700**'s 6x zoom lens will be difficult to hold still enough to avoid a blurry picture. This is even more of a problem with any of the lenses around 10x zoom (as with the **FUJIFILM FinePix S5600**). Zoom factors are a simple matter of dividing the lens's longest telephoto extension by its widest angle of view. See *Zoom range* in the table, page 31, for each camera.

You could put the camera on a tripod or rest it on a solid surface, but this will probably reduce your ability to frame the shot quickly. Having optical image stabilisation (more on this in *A static image*, below) will make a big difference, but there are some non-technical techniques that help.

- Choose a shutter speed greater than the focal length of the lens. For example, if your lens is 380 mm at its maximum telephoto extension, try to shoot as far over 1/400th of a second as the light conditions will allow.
- If you're shooting on a dull day, try increasing the camera's light sensitivity by upping the ISO rating to 400 or more if your camera can go this high. This will increase the amount of 'noise' in the picture (similar to increased graininess with film), but that's better than an unusable blur.
- Don't hold the camera out in front of you. The further your arms are from your body the harder it is to keep your hands still. If there's no viewfinder, still try to anchor your elbows against your body.
- Find a solid object to lean against, but avoid structures that are vibrating or moving in the wind.
- Try taking a deep breath, exhaling half of it and stopping just as you press the shutter. For many people this helps to keep the camera stable.

A STATIC IMAGE

Image stabilisation can help by adjusting internally for camera movement using floating lenses and gyroscopes. This is the best system and is often referred to as 'optical anti-shake' or 'optical image stabilisation'.

Some cameras use a system called Best Shot Selection (BSS) where the camera will automatically take a number of images when you press the shutter and decide for itself which of them has the least blurring. We think BSS is a compromise solution.

Some manufacturers are also including systems with titles such as 'Anti Shake DSP', 'Advanced Image Stabilisation', or just 'Anti Shake'. These almost always operate by increasing camera sensitivity (amplifying the CCD signal), using shorter shutter times for the exposure and processing the image data to try to remove motion blur. A generic name for this is 'digital image stabilisation'. With this type of system there's often a clearly visible reduction of picture quality, with image sharpness reduced and picture noise increased.

See the table for cameras that have the best system, optical image stabilisation.

What to buy

Recommended cameras are profiled in rank order within groups.

OVERALL

CANON POWERSHOT A700

Price: $549

This camera has most of what's needed in a compact digital camera. It's not quite small enough to fit in the *Flat, small and light* category, below, but it's certainly not a pocket buster and its 6x zoom, plenty of manual controls, good ease of use and excellent battery life make it an overall winner.

On the downside its shutter delay (0.37 seconds) may make spontaneous shots difficult to manage, image quality is better in manual mode but still only scored 68%, and its viewfinder isn't very accurate.

BUDGET

PENTAX OPTIO M10

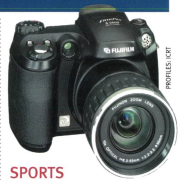
Price: $299

SAMSUNG DIGIMAX S500

Price: $249

If you're looking for a functional camera at a low price, either of these two fits the bill. The **SAMSUNG**'s image quality is good and the **PENTAX** isn't far behind. Naturally there are compromises — they only have a 3x zoom, take over half a second to react when you press the shutter and neither has a viewfinder or allows manual exposure control, but the **PENTAX** does have continuous manual focus.

They also happen to be small and could fit in the *Flat, small and light* category except for their lower overall scores (65% and 63% respectively).



PROFILES, ICRT

SPORTS

FUJIFILM FINEPIX S5600

Price: $429

The **FUJIFILM** has a 10x zoom, very fast shutter response, excellent battery life and plenty of manual controls. Its image quality only scored 53%/57% (auto/manual), but it can start up in less than two seconds, so you shouldn't miss too many shots. It also has non-optical 'Sharp subject' image stabilisation — not the best system available (see *A static image*, far left).

FLAT, SMALL AND LIGHT

CANON DIGITAL IXUS WIRELESS

Price: $599

SAMSUNG DIGIMAX i6 PMP

Price: $549

CANON POWERSHOT A540

Price: $429

CASIO EXILIM EX-Z600

Price: $579

SONY CYBER-SHOT DSC-T5

Price: $549

This must be a popular category, given the number of cameras designed to fit in pockets or handbags. These five cameras are the best overall performers of this type in the test, but each has its own compromises.

- The **CANON Digital Ixus Wireless** has no manual focus or exposure controls and only a 3x zoom. It's still easy to use and versatile and has a wireless connection built-in — handy if you've a wireless computer network at home.
- The **SAMSUNG** is an MP3 player as well as a camera, has the best image quality in the test and has built-in red-eye reduction. It comes with a docking station, which makes it pretty good value if you're looking for a combined camera/MP3 player solution. However, it has no viewfinder or manual controls for exposure and continuous focus, over half a second shutter delay, and only a 3x zoom.
- The **CANON Powershot A540** isn't as flat as some of the others in this list and has just over half a second shutter delay. However, it has manual exposure and continuous focus controls and a 4x zoom.
- The **SONY** has only a 3x zoom, no manual controls for exposure or continuous focus and no viewfinder. It's the lightest in the list by a few grams, starts in under two seconds, has a good shutter response time and a USB 2.0 computer connection (this'll help make image downloads quicker).
- The **CASIO** also only has a 3x zoom, lacks a viewfinder and has no manual exposure controls. It's the smallest in this list, has excellent battery life and comes with a docking station for downloading images and recharging the battery.

Brand / model (in rank order)	PERFORMANCE 1 Overall score (%)	2 Auto image quality score (%)	2 Manual image quality score (%)	3 Ease of use score (%)	4 Versatility score (%)	5 Viewfinder/ monitor score (%)	6 Battery life score (%)	7 Flash score (%)	8 Movi quality score (
CANON Powershot A700	71	61	68	70	83	53	100	70	68
CANON Digital Ixus Wireless	70	62	69	71	70	55	100	65	69
FUJIFILM FinePix S5600	69	53	57	74	67	66	100	75	59
SAMSUNG Digimax i6 PMP	69	76	73	61	57	68	91	67	48
CANON Powershot A540	68	60	67	68	82	56	87	68	55
CASIO Exilim EX-Z600	68	59	65	69	51	70	100	72	60
OLYMPUS SP-500UZ	68	70	71	64	73	62	87	66	34
SONY Cyber-shot DSC-T5	68	62	65	73	52	65	89	78	50
NIKON Coolpix P2	67	69	69	67	63	57	89	64	43
OLYMPUS µ 810	67	72	66	61	52	70	95	73	55
PANASONIC Lumix DMC-FX8	67	55	61	71	60	67	93	63	71
RICOH Caplio R30	67	65	68	77	58	55	82	65	44
SAMSUNG Digimax L85	66	66	63	57	60	63	100	71	53
SONY Cyber-shot DSC-S600	66	65	68	71	50	51	90	75	48
SONY Cyber-shot DSC-W50	66	60	64	71	59	55	87	69	43
CASIO Exilim EX-Z60	65	56	62	63	56	68	100	59	58
OLYMPUS µ 700	65	69	69	63	48	60	83	75	38
PENTAX Optio M10	65	69	67	60	57	59	90	61	52
CASIO Exilim EX-Z110	64	62	69	63	66	45	75	81	44
NIKON Coolpix L3	64	63	69	67	56	57	79	56	65
NIKON Coolpix S4	64	62	69	64	67	53	78	61	32
SAMSUNG Digimax S500	63	70	70	60	57	61	59	72	49
CANON Digital Ixus i Zoom	62	54	63	64	51	60	100	45	42
CANON Powershot A430	62	56	63	65	65	49	79	65	41
FUJIFILM FinePix V10	62	66	69	65	41	57	67	72	57
OLYMPUS FE-140	62	69	69	58	32	58	100	68	34
KODAK EasyShare Z740	61	59	58	62	56	63	65	74	58
NIKON Coolpix L1	61	59	63	56	54	61	89	60	38
OLYMPUS SP-350	60	70	69	42	83	53	53	65	46
PANASONIC Lumix DMC-LS2	58	54	59	65	48	55	67	64	36
KODAK EasyShare Z650	57	59	51	61	50	62	56	65	40
PENTAX Optio A10	56	63	66	39	69	60	54	60	42
KODAK EasyShare V603	54	54	51	45	41	65	73	66	56
PENTAX Optio T10	54	63	67	37	57	64	46	61	50
KODAK EasyShare C340	51	53	51	53	42	59	39	64	43
KODAK EasyShare V550	49	54	51	36	47	55	47	66	54
PENTAX Optio E10	49	63	67	27	40	56	58	53	27

* *If there's no viewfinder you use the monitor to frame the shot.*

** *Size includes all protruding parts when the camera is switched off.*

† *Including battery, memory card and neck strap where applicable.*

†† *Prices are recommended retail, as provided by manufacturers in August 2006.*

(A) *Digital image stabilisation (see* A static image, *page 28).*

(B) *BSS-type image stabilisation (see* A static image).

(C) *You have to buy the memory card separately.*

(D) *Alkaline or rechargeable.*

(E) *Ni-MH.*

(F) *Size of two AA batteries.*

1 Overall score

This is a combination of the following scores:

- Image quality (auto and manual are equal): 30%
- Ease of use: 25%
- Versatility: 12%
- Viewfinder/monitor: 12%
- Battery life: 10%
- Flash: 8%
- Movie quality: 3%

2–8 Scores

See CHOICE, April 2005, for what was tested to achieve these scores, or go to choiceextra.com.au and click on Apr 05 under 'Digital cameras'.

9 Features

- **Optical image stabilisation**: See *A static image*, page 28, for more detail.
- **Manual aperture/shutter**: Aperture controls the depth of field in your picture, allowing you to determine which parts of the image are in or out of focus. Setting the shutter speed manually is handy if you're taking photos of fast-moving objects or to compensate for low light.
- **Continuous manual focusing**: All the cameras in this test have autofocus, but manual focus is useful for situations such as low light and

9 FEATURES			SPECIFICATIONS										
Optical image stabilisation	Manual aperture / shutter	Continuous manual focusing	10 Effective resolution (megapixels)	Zoom range (mm)	Viewfinder type*	Monitor size (W x H, mm)	11 Shutter delay (sec)	12 Supplied memory (MB and type)	13 No / type of batteries	Size (W x H x D, cm)**	Weight (g)†	Price ($)††
	✓/✓	✓	5.9	35–210	Optical	50 x 37	0.37	16 SD	2 x AA **(D)**	10 x 7 x 4.5	260	549
	–/–		5.0	35–105	Optical	39 x 30	0.38	16 SD	1 x Li-Ion	10 x 6 x 2.3	147	599
(A)	✓/✓	✓	5.0	38–380	LCD	35 x 27	0.16	16 xD	4 x AA **(D)**	12 x 8.5 x 13.5	520	429
	–/–		5.9	39–117	None	50 x 37	0.55	Int 45 / 512 SD	1 x Li-Ion	10 x 6 x 2.6	151	549
	✓/✓	✓	5.9	35–140	Optical	49 x 37	0.51	16 SD	2 x AA **(D)**	9.5 x 7 x 4.5	230	429
	–/–	✓	5.9	38–114	None	53 x 40	0.35	Int 8 / SD **(C)**	1 x Li-Ion	9.5 x 6 x 2.2	139	579
	✓/✓	✓	5.9	38–380	LCD	49 x 37	0.70	Int 10 / xD **(C)**	4 x AA **(D)**	11 x 7.5 x 8	430	499
	–/–		5.0	38–114	None	49 x 37	0.19	Int 32 / MS Duo **(C)**	1 x Li-Ion	9.5 x 6.5 x 2.3	135	549
(B)	✓/–		5.0	36–126	None	49 x 36	0.52	Int 16 / SD	1 x Li-Ion	10 x 6.5 x 4	185	499
(A)	–/–		8.0	35–105	None	50 x 37	0.85	28 xD	1 x Li-Ion	10 x 6 x 3	170	599
✓	–/–		4.9	35–105	None	49 x 37	0.48	16 SD	1 x Li-Ion	9.5 x 5.5 x 2.7	154	549
	–/–	✓	5.0	28–160	None	49 x 37	0.04	Int 26 / SD **(C)**	1 x Li-Ion	10 x 5.5 x 3	160	449
	✓/✓	✓	8.0	38–190	None	50 x 37	0.96	23 SD	1 x Li-Ion	11 x 7 x 4.5	235	500
	–/–		5.9	31–93	Optical	39 x 29	0.20	Int 32 / MS Duo **(C)**	2 x AA **(D)**	10 x 5.5 x 4	192	349
	–/–		5.9	38–114	Optical	50 x 37	0.39	32 MS Duo	1 x Li-Ion	9.5 x 6 x 2.5	155	499
(A)	–/–	✓	5.9	38–114	None	50 x 37	0.46	8 SD	1 x Li-Ion	10 x 6 x 2.2	135	449
	–/–		7.1	37–111	None	49 x 37	0.53	Int 19 / xD **(C)**	1 x Li-Ion	10 x 6 x 2.5	120	499
	–/–	✓	5.9	35–105	None	50 x 37	0.66	Int 22 / SD **(C)**	2 x AA **(D)**	9 x 6 x 3	177	299
(A)	✓/✓	✓	5.9	38–114	Optical	39 x 29	0.36	Int 8.7 / SD **(C)**	2 x AA **(D)**	9.5 x 6.5 x 3.5	188	399
(B)	–/–		5.0	38–116	None	39 x 29	0.31	23 SD	2 x AA **(E)**	10 x 6.5 x 3	178	349
(B)	–/–		5.9	38–380	None	49 x 36	0.57	Int 14 / SD **(C)**	2 x AA **(D)**	11.5 x 4 x 7	270	599
	–/✓		5.0	35–105	None	48 x 36	0.56	20 SD	2 x AA **(D)**	10 x 6.5 x 3.5	198	249
	–/–		5.0	38–90	None	36 x 27	0.48	16 SD	1 x Li-Ion	9.5 x 4.5 x 2.5	123	499
	–/–		3.9	39–156	Optical	36 x 27	0.53	16 SD	2 x AA **(D)**	10.5 x 5.5 x 4	210	249
	–/–		5.0	38–130	None	60 x 45	0.40	16 xD	1 x Li-Ion	9 x 7 x 3	175	499
(A)	–/–		5.9	38–114	None	49 x 37	0.66	21 xD	2 x AA **(E)**	10 x 6.5 x 3.5	185	349
	✓/✓		5.0	38–380	LCD	36 x 27	0.59	Int 32 / SD **(C)**	2 x AA	10.5 x 8 x 8.5	368	399
(B)	–/–		5.9	38–190	None	49 x 37	0.90	Int 10 / SD **(C)**	2 x AA **(E)**	9.5 x 6.5 x 5	240	449
	✓/✓	✓	8.0	38–114	Optical	49 x 37	1.28	Int 25 / xD **(C)**	1 x CR-V3 **(F)**	10.5 x 7.5 x 5	270	549
(B)	–/–		4.9	35–105	None	39 x 29	0.55	14 SD	2 x AA **(D)**	11 x 5.5 x 3.5	197	329
	✓/✓		6.0	38–380	LCD	39 x 29	0.54	Int 32 / SD **(C)**	1 x CR-V3 **(F)**	10 x 8 x 8.5	360	499
✓	–/–	✓	8.0	38–114	None	50 x 37	1.34	24 SD	1 x Li-Ion	9.5 x 5.5 x 2.3	145	549
	–/–		6.0	36–108	None	50 x 37	1.21	32 SD	1 x Li-Ion	9.5 x 5.5 x 2.2	138	499
	–/–	✓	5.9	37.5–112.5	None	60 x 45	1.38	Int 12 / SD **(C)**	1 x Li-Ion	10 x 6.5 x 2.2	154	499
	–/–		5.0	34–102	Optical	31 x 24	0.78	Int 16 / SD **(C)**	2 x AA **(D)**	9.5 x 7 x 4	204	229
	–/–		5.0	36–108	Optical	50 x 38	1.41	Int 32 / SD **(C)**	1 x Li-Ion	10 x 6 x 2.5	161	499
	–/–		5.9	34–102	None	47 x 35	1.75	Int 10 / SD **(C)**	2 x AA **(D)**	9 x 6.5 x 3.5	182	299

subjects behind glass or with little contrast. **Continuous** manual focus is more useful than a number of preset distances, as it allows for more precise control.

10 Resolution

'Effective resolution' is calculated from the number of pixels in the largest image the camera can produce.

11 Shutter delay

This is the time it takes from the moment the shutter button is pressed to when the picture is taken. Half depressing the shutter button will engage auto exposure and focus, and substantially reduce this time with most cameras.

12 Supplied memory type

- Int: Internal memory.
- xD: xD card.
- MS: Memory Stick; MS Duo: small format.
- SD: Secure Digital card.

13 Batteries

Ni-MH or Li-Ion batteries are rechargeable. However, if you're caught short of power and don't have time to recharge, it's also useful to be able to use normal alkalines. All the cameras that use Ni-MH or CR-V3 can also use alkalines.

All the cameras except the **OLYMPUS FE-140** that use Li-Ion or Ni-MH batteries come with batteries and a recharger.

Grabbing a quick muesli or muffin bar may not be the healthy fix you're after.

Need a break?

IN A NUTSHELL

- **Cereal bars can be** *loaded with sugar and saturated fat. Find out on page 34 which are the healthiest, and which the ones to avoid.*
- **Some brands contain** *'fruit' that owes more to chemistry than agriculture. You only find out by checking the ingredients in the small print on the label. A piece of real fruit is a much healthier snack.*

Cereal bars, muesli bars, breakfast bars … they're a convenient, quick snack. But while they have a healthy image, most of them are more than 20% sugar, and some deliver more saturated fat than a packet of chips. What's more, even the 'fruit' in them can be a sham — a laboratory creation of chemicals and sugar (see *Faux fruit*, far right).

BEHIND BARS

Whatever their nutritional shortcomings, there's no lack of choice — we found more than 150 brands and flavours in the major supermarkets. But there's no getting away from it, cereal bars are sweet. The manufacturers depend on sugars of various kinds — usually ordinary sugar (sucrose), glucose or glucose syrup — to hold the bar together.

They'll also usually include some fat to make the bar tastier. This is OK if it's just a small amount of polyunsaturated vegetable oil (such as canola) but not if it's palm or coconut oil (vegetable oils that are high in saturated fat) — and even worse when it's a hydrogenated oil that contains artery-clogging trans fats.

WHAT'S IN THE BARS?

To make choosing a relatively healthy bar easier, we used the information on the labels to assess the bars nutritionally. Here's what we looked for:

- **Energy**. A healthy snack should fill a hole without giving you too many extra fattening kilojoules. We set the limit that you should get from a cereal bar as less than 600 kJ — that's about 6% of the average daily energy intake for an adult or an 8–11-year-old (active teenagers, especially boys, need more). But that's still a hefty snack — you'd get about as many kilojoules from a piece of fruit and a tub of yoghurt, only they're likely to be healthier.
- **Whole grains**. Whole grains are rich in protective antioxidants and minerals, as well as providing plenty of dietary fibre. There's now good evidence that wholegrain cereals protect you against heart disease and some cancers. We looked for wholegrain cereals (usually rolled oats) as the first or second ingredient listed on the label.
- **Saturated fat**. Experts recommend that saturated fat shouldn't provide more than 10% of your energy intake. So we set a limit of 1.5 g of saturated fat per bar (which translates into about 60 kJ).

GENE ROSS

Sugars. Ideally you shouldn't get more than 20% of your energy from sugars (which translates to about 6 g of sugars per bar). But given that it's sugar that sticks these bars together, we set a more realistic limit of 10 g. (You just have to eat less sugar somewhere else in your diet.)

Dietary fibre. Adults should be getting at least 30 g of fibre per day, and older kids about 20 g. It works out that a cereal bar that gives you 6% of your energy should deliver at least 6% of your fibre as well — that's 1.8 g.

These five criteria — kilojoules, whole grains, saturated fat, sugar and fibre — were what we used to find the best and worst cereal bars. You'll find them in the table, page 34.

THE LOSERS ...

Some of these cereal bars would be more accurately called fat and sugar bars. We found 14 that only meet one of our nutrition criteria, and even one — **NICE & NATURAL Yoghurt Natural Nut Bars** — that meets none of them. Most of these are loaded with saturated fat and all of them have far too much sugar (see the table for details).

SUNIBRITE Muesli Slices have as much saturated fat as a good fry-up of two bacon rashers, two fried eggs and a fried tomato — and that's on top of any trans fat the manufacturers don't have to tell you about.

And some of these products should simply be in the confectionery aisle. **KELLOGG'S K-time Muffin Bars** give you more than three teaspoons (15 g) of sugar and **CADBURY BrunchBars** are 20% chocolate, which pushes them over the limit for energy and saturated fat. We included a **MARS Bar** for comparison and found some cereal bars that give you more kilojoules.

... AND THE WINNERS

Thirteen bars met all our nutrition criteria (see the table for details). The **NESTLÉ Ski D'Lite** range has the least energy, saturated fat and sugar. But they're smaller bars than most (24 g compared with an average size of about 32 g) so you probably won't find one as filling.

HOME BRAND Apricot Muesli Bars are the cheapest of the healthier bars. But an apple (included in the table for comparison) is only slightly more expensive and is a much healthier snack than any of them — with only about 320 kJ it would give you plenty of fibre plus less sugar than any of these bars, and no fat.

NOT GOOD FOR YOUR TEETH

Eating sugary snacks activates bacteria that attack your teeth and can cause decay. Cereal bars, especially the stickier ones, are bad news because the sugar sticks to your teeth.

The Australian Dental Association recommends keeping sugary snacks to a minimum. Chewing on sugar-free gum afterwards can help — it stimulates saliva flow and protects teeth from decay.

Faux fruit

The packaging might show luscious-looking strawberries or cherries but the pieces of 'fruit' you find in some of these bars owe more to chemistry than agriculture. The "strawberry flavoured pieces" in **NESTLÉ Ski D'Lite Apple and Strawberry** are made from "strawberry puree 2.3%, apple paste, pear paste, plum paste, invert sugar, sugar, humectant (422), wheat fibre, gelling agent (pectin), food acid (malic acid), flavour (elderberry concentrate)". And the "red cherry fruit pieces" in **UNCLE TOBYS Chewy Forest Fruits** contain "fruit (red cherry purée (2%), apple paste, pear paste), invert sugar, sugar, humectant (422), wheat fibre, vegetable fat [emulsifier (soy lecithin)], vegetable gum (pectin), food acid (lactic), flavour".

The label on **UNCLE TOBYS Fruit Roll-Ups Cereal & Fruit Bars** (which didn't make it into our best or worst list) is even more fanciful. It proclaims in big print that they're "Topped with real fruit". But hidden in the small print of the ingredients list you'll find that the "fruit layer" is made from "maltodextrin, glucose, apple purée concentrate (3.8%, which is equivalent to 12% fresh apple), fructose, humectant (glycerol), vegetable fat, modified maize starch, flavours, colours (122, 123, 129, 133), vegetable gum (pectin), food acid (citric acid), firming agent (calcium lactate), emulsifier (sunflower lecithin)".

UNCLE TOBYS told us it's changing its packaging and instead of "Topped with real fruit" the label on its **Fruit Roll-Ups Cereal & Fruit Bars** will say "Contains real fruit". But with "apple purée concentrate (3.8%)" the only ingredient that even remotely resembles real fruit, we think 'cereal and chemical bars' would be a more realistic description.

1 Energy per bar
From the figures provided by the manufacturer on the label.

2 Meets nutrition criteria
We used the nutrition information on the label to assess whether the cereal bars met our criteria for energy, whole grains, saturated fat, sugar and dietary fibre (see *What's in the bars?*, page 32, for details). A tick means the bar meets the criterion.

3 Bar size
The bars vary in size quite a lot between brands but we think you'd eat the whole bar regardless of its size. We've given the weight shown on the label.

4 Price per bar
Most brands come in packs of six or eight. For ease of comparison we've calculated the price per bar based on what we paid in Sydney supermarkets in June 2006.

		2 MEETS NUTRITION CRITERIA						
Cereal bars (in order of least to most kJ per bar)	1 Energy per bar (kJ)	Energy	Whole grains	Saturated fat	Sugars	Dietary fibre	3 Bar size (g)	4 Price per bar ($)
BEST (complied with all five nutrition criteria)								
Apple, red (for comparison)	320	✓		✓	✓	✓	140	0.43
NESTLÉ Ski D'Lite Apple & Pear	363	✓	✓	✓	✓	✓	24	0.72
NESTLÉ Ski D'Lite Apple & Cinnamon	365	✓	✓	✓	✓	✓	24	0.72
NESTLÉ Ski D'Lite Apple & Strawberry	365	✓	✓	✓	✓	✓	24	0.72
FIT & ACTIVE Grains Delight	452	✓	✓	✓	✓	✓	33	0.45
COLES FARMLAND Chewy Muesli Bars Choc Chip	517	✓	✓	✓	✓	✓	32	0.30
NICE & NATURAL Apricot Muesli Bars	540	✓	✓	✓	✓	✓	35	0.72
UNCLE TOBYS Chewy Muesli Bars (Apricot)	540	✓	✓	✓	✓	✓	31	0.57
UNCLE TOBYS Chewy Muesli Bars (Choc Chip)	540	✓	✓	✓	✓	✓	31	0.57
UNCLE TOBYS Chewy Muesli Bars (Forest Fruits)	540	✓	✓	✓	✓	✓	31	0.56
UNCLE TOBYS Chewy White Choc Chip	550	✓	✓	✓	✓	✓	31	0.62
HOME BRAND Muesli Bars Apricot	567	✓	✓	✓	✓	✓	31	0.24
NICE & NATURAL Choc Chip Muesli Bars	570	✓	✓	✓	✓	✓	35	0.72
A O Apricot & Almond Bars	600	✓	✓	✓	✓	✓	35	0.83
WORST (complied with only one or no nutrition criteria)								
KELLOGG'S Nutri-Grain Bar	514	✓					30	0.76
KELLOGG'S Nutri-Grain Choc Malt	514	✓					30	0.75
HILLCREST Muesli Bars Honeycomb & Nut	573	✓					31	0.24
CADBURY BrunchBar Raisin	623		✓				35	0.50
COLES SAVINGS Choc Coated Muesli Bars (Honeycomb & Nut)	628		✓				33	0.30
TASTI Muffin Bakes Blueberry Delight	640					✓	40	0.50
CADBURY BrunchBar Cranberry & Orange	650		✓				35	0.50
KELLOGG'S K-Time Muffin Bars Sultana & Apple Bake	690			✓			45	0.90
MARS Bar (for comparison)	697						40	1.20
KELLOGG'S K-time Muffin Bars Strawberry & Vanilla	698			✓			45	0.90
NICE & NATURAL Yoghurt Natural Nut Bars	703						35	0.65
KELLOGG'S K-time Muffin Bars Apple	719			✓			45	0.90
KELLOGG'S K-time Muffin Bars Blueberry	720			✓			45	0.90
BE NATURAL Almond and Apricot Bars	790					✓	40	1.25
SUNIBRITE Muesli Slices	844					✓	45	1.00
SUNIBRITE Apricot & Muesli Slices	849					✓	45	1.00

GEMI ROSS

Big Four banks fail website review

How easy is it to find information and apply for a home loan or a credit card on one of the major four banks' websites? A thumbs-down for the Big Four comes from US research group Forrester.

Forrester reviewed the websites of **ANZ**, **COMMONWEALTH**, **NAB** and **WESTPAC**, looking especially for information about applying for a first-time loan and for signing up for a low-rate credit card.

The analysts found serious flaws in all four sites:

- Essential content like key fee information missing or buried.
- Some type too small to be legible.
- Home pages sometimes lacking enough information about what the site had to offer.

Good points were that **ANZ** has a range of useful tools and calculators to help users choose the right product, and that **COMMONWEALTH** and **NAB** allow users to save online applications in order to retrieve and complete them later.

According to Forrester, overall the sites have a long way to go to meet 'best practice' international standards.

Internet loans

Home loans offered only over the internet (not through branches or brokers) with competitive interest rates and flexible features are now available from three lenders.

ONE DIRECT (owned by **ANZ**) joins **COMMONWEALTH** subsidiary **HOMEPATH** and **VIRGIN MONEY** in offering a loan that includes many of the features you'd expect from a standard variable-rate home loan but with a lower interest rate. These include:

- All three loans provide a redraw facility on their variable-rate loans, which allows you to redraw any money you've paid on top of minimum repayments.
- **VIRGIN** and **ONE DIRECT** provide a transaction or redraw facility with the home loan account. So, for example, your salary can be paid into this account, you can use a direct debit to pay off your credit card and can access cash via ATM and EFTPOS. All funds in this account are 100% offset against the mortgage, which saves you interest.
- All three lenders offer a range of fixed interest rates and also allow you to split your home loan into a mixture of variable and fixed rates. A fixed rate can help you budget, while a variable-rate loan usually allows you to make extra repayments and pay your loan off earlier, thereby saving you interest.
- **VIRGIN** and **ONE DIRECT** allow so-called repayment holidays, which means you can put repayments on hold for several months. This can be useful if you have a baby or go on an extended holiday (but remember interest still accrues).
- **HOMEPATH** has a construction loan feature, which allows you to take progressive drawdowns instead of the full amount — useful if you're renovating or building your own home.
- While no application or ongoing fees apply, a trap to watch out for is early repayment costs or deferred establishment fees, which apply if you repay the loan in full within the first four years.

Company	Interest rate (%)*	3-year fixed loan rate (%)	Fixed options available (years)	Splits**	No application fee‡	No ongoing fees	Fee if repaid within 4 years†	Free redraw	Repay holiday	100% offset transaction facility: Available	ATM fees ($)	EFTPOS fees ($)	Cheque
HOMEPATH	6.96	6.99	2, 3 ,5	No max	✓	✓	Up to $1300	$2000 min			na	na	na
ONE DIRECT	6.71 **(A)**	6.99	1, 2, 3, 4, 5, 7, 10	3 **(C)**	✓	✓	Up to $1400	No min	✓	✓	1.50	1.50	
VIRGIN MONEY	7.10 **(B)**	7.29	3, 5	5	✓	✓	Up to $1500	No min	✓	✓	1.40 **(D)**	0.40 **(D)**	✓

Source: *Some information from Cannex, current at 14 August 2006; other info collected by CHOICE. Some of the features may only be available for a variable-rate loan.*

* *Variable-rate loan average annual percentage rate (AAPR) for $250,000 over 25 years.*

** *Fixed and variable-rate loans.*

‡ *However, other fees including valuation, settlement attendance and legal documentation up to $400 in total may apply.*

† *Additionally, break costs may apply if you repay a fixed-rate loan during the fixed term.*

na *Not applicable.*

(A) *Guaranteed rate until 31 December 2006.*

(B) *Up to 0.1% discount available for loan amounts over $750,000.*

(C) *$200 application fee per split.*

(D) *Five free transactions per month.*

Crystal clear?

Put the sparkle back into your windows.

PHOTOS: GENE ROSS

Nothing makes your home look better than sparkling-clean windows — the light streams in and everything's brighter. But while the result's great, window cleaning would have to rate as one of the most tedious household tasks, whether you have to perch precariously on a ledge or ladder to reach high windows or break your back to get at the lower ones. Then there's the fun of scooting outdoors to clean the other side only to discover you missed a bit on the inside — and the frustration of finishing up only to discover streaks instead of perfectly polished glass.

While there are plenty of products on the market that promise streak-free, crystal-clear glass *and* that they're easy to use, we asked around 200 CHOICE Home Testers and other subscribers to try out some old favourites and some new products to see which ones really make window cleaning worth the effort.

They trialled 11 window and glass cleaners that are sold in supermarkets. Each trialist was sent two kinds of window cleaner in unmarked bottles, as well as cleaning cloths and disposable gloves. They used the window cleaners side by side on a large external window or two adjacent external windows.

THE VERDICT

The trialists rated the products tested for cleaning performance, a streak-free finish and how much effort they took to use, and gave **PRICE SAVER, WINDEX, AJAX Triple Action** and **SAVINGS** the highest overall ratings. **PRICE SAVER** and **SAVINGS** are by far the cheapest of these at just 97 cents for 500 mL. **IGA Gleen**, the most expensive product, rated lowest.

However, there was a wide range of opinions about each product. None was universally popular or unpopular, and even the top-rated products were given poor scores by some people — which may well be a reflection of just how unpopular cleaning windows is.

IN A NUTSHELL

CHOICE's trialists didn't find *any of the window cleaners outstanding, but at least a cheap brand was one of the best.*

From cold tea to newspaper

We also asked our trialists if they'd like to share some of their tried and true techniques for window cleaning — and got some weird and wonderful suggestions.

- "Cold tea is good for cleaning glass, and if you have any old flannel this gives a really good polish."
- "Use your window cleaner sparingly and quickly rub over the area with scrunched-up newspaper in a circular movement. Follow with fresh newspaper in a sideways sweep."
- "If you clean with a cloth or paper rather than with a squeegee, wipe in straight up-and-down strokes rather than circular movements. It's a little more effort but almost eliminates streaking."
- "I was told by a window cleaner that warm water with a bit of dishwashing liquid was the best. I do that but it's very hard not to get a bit of smearing."
- "Pay someone else to clean them!"

What to buy

Products are profiled in rank order.

PRICE SAVER

Price: $0.97/500 mL BEST BUY

Ranked equal first along with **WINDEX** and also required the least amount of effort to use of all the window cleaners in the trial.

Some comments from trialists:

- "Easy to apply and wipe off, no fuss and no streaks."
- "My windows were terrible, we have a dog and a toddler and this cleaned with no effort at all."

WINDEX

Price: $2.89/500 mL

WINDEX was the cleaner our trialists most commonly used for their usual window cleaning, and was rated equal top with **PRICE SAVER**.

Some comments from trialists:

- "I found this product very easy to use. I used it on an overcast, damp day and it performed very well."
- "Easy to use, didn't require too many sprays. Wiped off well without a lot of effort, left the glass door looking clean."

AJAX TRIPLE ACTION

Price: $2.95/500 mL

Despite claims of an "unbeatable streak-free shine" our trialists ranked **AJAX** only fourth for leaving a streak-free finish.

Some comments from trialists:

- "Very easy to apply and remove."
- "The window was left streaky after the first wiping over of the cleaner, but this disappeared by wiping it over a second time with the dry part of the cloth."

SAVINGS

Price: $0.97/500 mL BEST BUY

SAVINGS ranked third overall and was second best for leaving a streak-free finish and ease of use.

Some comments from trialists:

- "It had very little odour. It dried quickly, reducing the polishing time."
- "Required very little effort to use and it dried well."

WHAT ABOUT THE REST?

- **BI-LO, COLES Reliance, FRANKLINS No Frills, HOME BRAND, BLACK & GOLD** and **POWER FORCE** all scored fairly close together, only slightly lower than the top four — they generally didn't clean quite as well and/or gave a slightly streakier finish.
- **IGA Gleen** came bottom, in particular leaving lots of streaks, and it was also criticised for its strong smell.

Brand (in rank order, no. of trialists in brackets)*	1 Overall score (%)	Streak-free finish score (%)	Cleaning score (%)	Effort score (%)	Price per 500 mL ($)**
PRICE SAVER (34)	67	57	74	71	0.97
WINDEX (34)	67	64	71	67	2.89
AJAX Triple Action (33)	65	59	72	67	2.95
SAVINGS (33)	64	62	69	69	0.97
BI-LO (35)	63	60	70	62	2.29
COLES Reliance (35)	61	58	70	61	2.29
FRANKLINS No Frills (36)	61	54	68	65	1.10
HOME BRAND (32)	60	56	65	62	0.97
BLACK & GOLD (34)	59	52	65	62	1.19
POWER FORCE (28)	57	57	63	69	1.99
IGA Gleen (32)	52	47	64	59	3.58

* *Price Saver is from Bi-Lo; Savings is a Coles brand; Home Brand is from Woolworths; Black & Gold is from IGA; Power Force is from Aldi.*

** *Prices we paid for trigger-spray bottles in March and June 2006.*

± Overall score

The trialists gave each product an overall score in order to capture everything they thought about it — it's not calculated from the other scores in the table.

Efficient cooling

Keep your living room cool this summer.

IN A NUTSHELL

- **There are big** *differences in efficiency and running costs among the seven reverse-cycle air conditioners tested.*
- **We included two** *non-inverter models costing under $1000. While that's a very attractive price, they're noisier and much less efficient at cooling than the tested inverter models.*

You've installed roof insulation and shading for your windows? Given fans a chance? But your house still gets uncomfortably hot in summer. An air conditioner may be your only option to escape the heat.

We looked at seven models suitable for a large open-plan living area (depending on where you live and the design of your house). All of them are reverse-cycle, which means you can also use them for efficient winter heating. They have a rated cooling capacity of between 6.5 and 7.4 kW, but not all of them met the claim — we measured a range from 6.0 to 7.2 kW, but this still makes them suitable for a large open-plan living area.

You'll find both inverter and conventional models in shops, and we tested a mix. Conventional air conditioners have only two operating modes — they either work at 100% capacity or 0%. Inverters, on the other hand, can operate at various levels up to their maximum capacity. They remain switched on and adjust their working capacity in order to maintain the room temperature. This generally makes them more energy-efficient than non-inverters.

HOW WELL THEY WORKED

Efficiency: This is how many kilowatts (kW) of cooling or heating capacity an air conditioner delivers per kW of electricity it uses. The more efficient, the lower your running costs.

We tested how efficient the air conditioners are when operating continuously at maximum fan speed and at their highest and lowest thermostat settings,

PHOTOS: GENE ROSS

WHAT TO BUY

DAIKIN FTXS71F	$1709*
PANASONIC CS/CU-E24EKR	$2088
FUJITSU ASTA24LCC	$2611
MHI SRK71ZEA-S	$2102**

* *See footnote (E), page 41.*

** *See footnote (F), page 41.*

While the **MHI** has a good overall score, if you're planning to use a reverse-cycle air conditioner as your main source of heating you'd be better to pick one of the other three models. It didn't rate well for heating efficiency when operating at full capacity and will cost you a little more than the other three to run regularly in this mode.

and also designed a second cooling efficiency test, requiring them to run at about 50% of their measured capacity.

The tested models show big differences in efficiency (see the cooling and heating efficiency scores in the table, page 40). The **MHI (MITSUBISHI HEAVY INDUSTRIES)**, **DAIKIN** and **PANASONIC** have very good cooling efficiency, while the two non-inverters are the least efficient, especially in our 50% capacity test.

In the heating test, the top three models in the table were the most efficient, while the **MHI** and **TOSHIBA** performed significantly worse than their ratings. Both manufacturers queried our heating efficiency results, but couldn't convince us that the results don't correctly reflect the performance of the tested samples.

Airflow: Ideally, you want a wide range of airflow settings (see *What to look for*, right). The **MHI**'s 'quiet mode' provides the lowest airflow of the tested models, and the **PANASONIC** and **TOSHIBA** also create only a gentle breeze on their lowest fan settings. On high fan, the **MISTRAL** stirs up quite a storm, and the **DAIKIN**, **FUJITSU**, **MHI** and **PANASONIC** also get a fair bit of air moving.

Overall, the **MHI** offers the best range of low to high airflows, while the **DAIKIN**'s seven fan settings allow you to really fine-tune the air movement you're comfortable with.

Ease of use: See the profiles, page 40, for good or bad points of the models in the *What to buy* list. Other points worth noting include the remote controls: none of the recommended models has a standout one, while the **HOTPOINT** and **TOSHIBA** have the best, with large, well-labelled keys, and a display of words rather than symbols. The **MISTRAL**'s remote, in contrast, displays only a very limited amount of information, and uses less intuitive symbols. And when you're cleaning the filter, the flaps on the **HOTPOINT** and **PANASONIC** can fall off and their filters are fiddly to replace.

Noise: There's not all that much between the outdoor units, but consider one of the quieter models if it'll be installed close to your neighbours. Indoor noise on the lowest fan setting varies quite a lot: the two non-inverters are noticeably noisier than the rest, while the **FUJITSU** and **MHI** are comparatively quiet.

SUMMING UP

Depending on your priorities, you might rate one of our scoring categories as more important than others, so here's a summary of the above. However, the **DAIKIN** rates well across the board.

- Best for cooling: **DAIKIN, PANASONIC, MHI.**
- Best for heating: **DAIKIN, PANASONIC, FUJITSU.**
- Best for airflow range: **FUJITSU, MHI.**
- Easiest to use: **DAIKIN, MHI, TOSHIBA.**
- Quietest: indoors — **FUJITSU, MHI**; outdoors — **DAIKIN, PANASONIC, FUJITSU.**

What to look for

Size matters: To get the most from an air conditioner, match its cooling (and, if required, heating) capacity to your room. Try the CHOICE cooling calculator to determine the right size for your home (see *Want more info?*, page 41).

Energy efficiency: Once you've worked out what capacity you need, compare the star ratings of models of similar capacity — the more stars the better. Note that star ratings are different for heating and cooling.

Airflow: The air conditioner's fan circulates the cooled or heated air around the room. You want an air conditioner with a big range of airflow settings (fan speeds) from very high to help the room cool down or heat up quickly, to very low so there's less noise and no unpleasant draught once you have the right temperature — especially if you're using the air conditioner in your bedroom.

Features

All the tested models have these features unless noted otherwise:

Remote control.

Restart delay. This is a protective feature that prevents the air conditioners from starting up again too soon after being switched off.

Automatic de-icing. If you live in a cold area you need a model with this, or frost could build up on the outdoor heat exchanger coils in winter.

Operating modes:

Auto: Automatically chooses the mode required to keep the room at the chosen temperature.

Cool: Pumps heat from the inside to the outside.

Heat: Pumps heat from the outside to the inside.

Dry: Dehumidifies the air (while cooling only slightly).

Fan only: Blows air without heating, cooling or drying. This can be useful when it's not hot enough to justify running the air conditioner, and all you want is a bit of a cooling breeze.

Some models (see the table for details) have settings with reduced airflow (**quiet operation**) and/or extra-high airflow (**fast** or **jet operation**).

Oscillating and adjustable louvres allow the air to be distributed more evenly. Point them up for cool air and down for warm — this can be done via the remote on all the tested models. Left and right adjustability helps direct air where it's particularly needed. On the **HOTPOINT**, **MISTRAL** and **TOSHIBA** you have to do this manually, on all the others you can use the remote. All the tested models have an auto-swing function.

A **sleep mode** adjusts the temperature in several steps (up when cooling, down when heating) so the air conditioner works less hard (more quietly) when you're sleeping. You can program how long you want the sleep mode to operate for. See the table for which models have this feature.

A **timer** lets you switch the air conditioner on and/or off automatically at certain times, and all the tested models have one. However, there are big differences between models. The **MISTRAL** has the most limited timer: you can only program one 'on' or one 'off' switch, and as it doesn't have a real-time clock you can't program an actual time, only an interval. For example, you can program it to switch off in two hours' time. The **FUJITSU** and **HOTPOINT** allow you to program one pair and all the others multiple pairs of actual 'on' and 'off' times per day.

Brand / model (in rank order)	Inverter	PERFORMANCE 1 Overall score (%)	2 Cooling efficiency score (%)	2 Heating efficiency score (%)	3 Airflow score (%)	4 Ease of use score (%)	5 Noise indoors* / outdoors	6 Measured capacity (kW) Cooling	Heating	7 FE Fan spee
DAIKIN FTX71F **(A)**	✓	81	86	82	70	75	Medium / quieter	7.1	8.4	7
PANASONIC CS/CU-E24EKR **(B)**	✓	78	83	80	72	66	Medium / quieter	6.8	8.0	5
FUJITSU ASTA24LCC	✓	77	79	80	75	68	Quieter / quieter	7.2	8.5	4
MHI SRK71ZEA-S	✓	77	87	56	86	79	Quieter / medium	7.0	9.4	4
TOSHIBA RAV-SM802KTR-E	✓	64	74	49	62	77	Medium / medium	6.4	6.5	5
HOTPOINT MSB021HRS		57	47 **(D)**	70	54	68	Noisier / noisier	6.1	7.1	3
MISTRAL MSS25 **(C)**		56	40 **(D)**	72	64	52	Noisier / noisier	6.0	8.1	3

LG INVERTER

We also tested an early production sample of a new LG inverter model scheduled to be released in September 2006. However, it was faulty and we can't publish the test results. We weren't able to test a second sample in time for this article, but will report on it in a future issue of CHOICE.

Profiles

Models in the *What to buy* list are profiled in rank order.

DAIKIN FTXS71F

Price: $1709 (but see footnote (E), far right).

GOOD POINTS

- Very good cooling and heating efficiency.
- Seven fan speeds.
- Equal-lowest running costs.
- Easy to use (very good timer and instructions, very easy filter access).
- The outdoor unit is comparatively quiet.

BAD POINTS

- None to mention.

FUJITSU ASTA24LCC

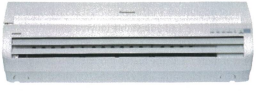
Price: $2611

GOOD POINTS

- Very good heating efficiency.
- Both the indoor and outdoor units are comparatively quiet.
- Comparatively low running costs.
- Very easy filter access for cleaning.

BAD POINTS

- Timer: you can program only one pair of on/off times per day.



PANASONIC CS/CU-E24EKR

Price: $2088

GOOD POINTS

- Very good cooling and heating efficiency.
- Equal-lowest running costs.
- Very good timer.
- The outdoor unit is comparatively quiet.

BAD POINTS

- Filter access: flap falls off easily, filters difficult to replace.
- No 'sleep' mode.

MITSUBISHI HEAVY INDUSTRIES SRK71ZEA-S

Price: $2102 (but see footnote (F), far right).

GOOD POINTS

- Best for cooling efficiency.
- Best range of low to high airflow (and the lowest airflow in the test on its low fan setting).
- Comparatively quiet indoor unit.
- Very easy filter access for cleaning.
- Very good instructions.
- Excellent timer.

BAD POINTS

- Comparatively poor heating efficiency at full capacity.

URES			SPECIFICATIONS						COSTS	
Fast operation	Quiet operation	Sleep mode	Dimensions, indoor unit (H x W x D, cm)**	Weight, outdoor unit (kg)**	Origin	Warranty (years)	Manufacturer / distributor		8 Yearly running cost ($)	Price ($)†
✓	✓	✓	29 x 104 x 25	70	Thailand	5	Daikin		289	1709 **(E)**
✓	✓		28 x 99 x 23	69	Malaysia	5	Panasonic		289	2088
	✓	✓	33 x 99 x 23	44	China	5	Fujitsu		298	2611
✓	✓	✓	32 x 110 x 26	59	Thailand	5	Mitsubishi Heavy Industries		320	2102 **(F)**
✓	✓	✓	30 x 99 x 22	42	Thailand	5	Toshiba		359	2330 **(F)**
			32 x 120 x 21	61	China	5	Hotpoint		334	999
		✓	33 x 108 x 22	66	China	5	Kmart		347	999

WHAT ABOUT THE REST?

- The **TOSHIBA** has the worst heating efficiency and a comparatively low maximum airflow.
- The two non-inverters (**HOTPOINT** and **MISTRAL**) are significantly less efficient at cooling. They're also noisier than the tested inverters.

WANT MORE INFO?

At www.choiceextra.com.au you can also read our article on cooling options, including a calculator that helps you estimate the cooling capacity required for your room(s). Go to 'cooling' in the index.

* *Lowest fan setting.*

** *Rounded to the nearest cm or kg.*

† *Recommended retail, based on manufacturer information in August 2006.*

(A) *New model, to be released in October 2006.*

(B) *Discontinued, but stock is likely to be available until November 2006.*

(C) *To be replaced by the MS56.5 ($999). Both models may be available in stores until the MS525 sells out. If you find this price attractive, we recommend looking for the MS56.5, as it's claimed to be more efficient.*

(D) *These models didn't pass the government's Minimum Energy Performance Standard (MEPS). However, our samples were manufactured before MEPS was in place, and are therefore exempt. Mistral told us its new model, MS56.5, meets MEPS.*

(E) *Daikin doesn't have recommended retail prices, and the model was only due for retail release in October — too late for us to conduct a price survey before going to print. We paid $1799 for an early production sample, but the retail price set by Daikin dealers may be different.*

(F) *The manufacturer doesn't give recommended retail prices; these prices are based on a price check in Brisbane, Melbourne and Sydney in August 2006.*

1 Overall score

The overall score is made up as follows:

- Cooling efficiency: 40%
- Heating efficiency: 30%
- Airflow: 20%
- Ease of use: 10%

We weighted cooling efficiency higher than heating efficiency because reverse-cycle air conditioners are more often used for cooling than heating in Australia.

2 Cooling/heating efficiency scores

The models' efficiency was assessed in comparative tests requiring them to operate continuously at the highest and lowest thermostat settings and maximum fan speed. We used a test room and climate conditions as described in the Australian standard, measuring and rating the cooling/heating output (in kW) per kW of power used. In addition, we measured the models' cooling efficiency in a scenario that required them to run at about 50% of their measured capacity (see *How well they worked*, page 38, for more on this).

3 Airflow score

We measured the indoor airflow (in litres per second) on the highest and lowest fan settings.

4 Ease of use score

We assessed the remote controls, instruction manuals, timers and the ease of removing and refitting the air filters.

5 Noise indoors/outdoors

We measured the noise levels of the indoor unit with the fan on the lowest possible setting, and of the outdoor unit while it was installed in our test room. The table shows which models are comparatively quiet or noisy.

6 Measured capacity

Reverse-cycle air conditioners are sold with rated heating and cooling capacities — you choose one based on the cooling and heating capacity required for your room(s). See *Want more info?*, below left, for how to determine the capacity you need.

Shown in the table is the capacity we measured in our full-load test (see note 2). Not all the tested models achieved their energy label claims for either efficiency or capacity in our tests. However, the measured capacity of all the tested models still makes them suitable for a large open-plan area.

7 Features

See *Features*, page 39, for an explanation of those in the table.

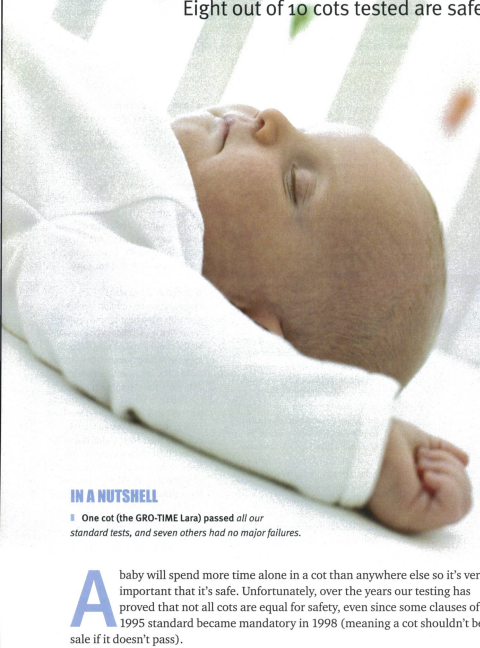
8 Yearly running costs

We calculated how much it costs for the air conditioners to deliver 3000 kWh of cooling and 3000 kWh of heating per year when running at their measured capacity, based on electricity costs of 15 cents/kWh. The figures are a worst-case scenario for inverter models, as their efficiency improves if they don't have to run at full capacity.

We haven't included standby costs (for power used when the air conditioner is plugged in but not operating), as based on previous tests they're likely to be only a few dollars a year. It may still be a good idea to unplug it (if possible) when it's not in use for long periods of time.

Safe and sound

Eight out of 10 cots tested are safe and durable.



PHOTOLIBRARY RF

IN A NUTSHELL

One cot (the GRO-TIME Lara) passed *all our standard tests, and seven others had no major failures.*

A baby will spend more time alone in a cot than anywhere else so it's very important that it's safe. Unfortunately, over the years our testing has proved that not all cots are equal for safety, even since some clauses of the 1995 standard became mandatory in 1998 (meaning a cot shouldn't be on sale if it doesn't pass).

When CHOICE reviewed cots back in 2002 we were very disappointed to discover that only one of the cots could be fully recommended out of nine tested. In 2005 those on our report card scored a little better, with five out of the tested 10 getting a good result.

This time round we're happy to report that things have improved even more. In our testing this year of 10 popular cots costing up to $600, eight of them passed all the essential safety and durability requirements. Minor failures with seven of these cots were only due to issues with labelling or instructions, not the cot's structure.

Unfortunately two of the models tested did each fail one of the essential safety and durability criteria. When approximately 20% of all children's injuries involve nursery furniture, no cot should fail any of the criteria, so there's still room for improvement.

Brand / model (in alphabetical order within groups)	FEATURE 3 Dropsid mechanis
Passed all requirements	
GRO-TIME C25 Lara	2 slide butt
1 Passed all essential safety and durability requiremen 2 Failed some information or other requirements	
CHILDCARE Stirling 091120-010 **(A)**	2 pushbutt
IKEA Diktad 14036	No dropsid
KINGPARROT Ulur **(B)**	Lift and pu
LOVE N CARE Vogue	2 levers
MALI ISMF005 Baby, Internal Slides	2 pushbutt
REGENT Gembrooke	Lift and pu
SUNBURY Dreamtime C102	2 pushbutt
Failed a safety or durability requirement (see **What abo**	
BABYHOOD Sleigh SBB-137001 **(C)**	Lift and pu
BERTINI Isabella 5707	Lift and pu

WHAT TO BUY

GRO-TIME Lara	$449
CHILDCARE Stirling	$350
IKEA Diktad	$399

While the **GRO-TIME** is a standout for passing all our tests according to the standard, the **CHILDCARE** and **IKEA** only failed labelling requirements and are the two cheapest cots in the test.

What to look for

This is a quick checklist of what to look out for when you're buying a cot. Take a tape measure with you.

Sturdy and durable: All components should be permanently fixed or require the use of a tool to take apart.

Deep enough to stop a child falling out: The distance from the top of the mattress in the cot to the top of the lowest side when the dropside is up should be at least 500 mm with the base set in the lowest position, and at least 300 mm when it's in the upper position. The depth from the top of the mattress to the top of the side should be at least 150 mm when the dropside is down.

The mattress fits snugly around all sides: When you choose a mattress make sure the gap between the edge of the mattress and the adjacent cot side is no more than 40 mm when the mattress is pushed to the opposite side.

There are no head entrapment hazards: Any large space between adjacent components mustn't be between 50 mm and 95 mm to avoid the baby's head getting trapped.

No limb entrapment hazards: Smaller openings shouldn't be between 30 mm and 50 mm wide.

No finger entrapment hazard: Any very small space between adjacent components shouldn't be between 5 mm and 12 mm wide, so little fingers don't get caught.

No hazardous protrusions: No components should stick out or up to snag on a child's clothing, and all edges should be blunted, smooth and gently contoured.

No footholds: There should be no bars or other structures in the cot (or even any included toys) that could by used by the child as a ledge for climbing out.

And for the carer:

The dropside should be secure and smooth to operate: The dropside on the cot should be impossible for a child to open but convenient for the child's carer to operate.

The dropside doesn't crush your feet when you open it: To clear your feet, the bottom of the dropside when it's open should be at least 50 mm off the floor.

			SPECIFICATIONS					
4 Teething strips	Castors / brakes	Bed conversion kit included	Recommended mattress size (W x L x D, cm)	Cot dimensions (W x L x H, cm)*	Warranty (years)	Origin	Manufacturer / distributor	Price ($)**
✓	4 / 4	✓	68 x 13 x 13	76 x 138 x 119	5	Australia	Gro-Years	449
	4 / 4		69 x 130 x 10–15	78 x 139 x 108	1	China	Childcare / C O White	350
		✓	70 x 132 x 9–12	79 x 137 x 93	ns	Romania	Ikea	399
	4 / 4		68 x 131 x 10–12	78 x 138 x 113	2	China	Boori	500
		✓	69 x 130 x 10	86 x 138 x 110	1	China	Love N Care	500
	2 / 2	✓	69 x 130 x 10–15	77 x 134 x 110	4	Australia	Mali	600
	2 / 0		65.5 x 129.5 x 10–15	76 x 135 x 113	ns	Australia	Babyco	500
✓	4 / 4	✓	69 x 130 x 10–13	78 x 136 x 112	5	Australia	Sunbury	525
rest?, page 44)								
✓	4 / 4		68.5–69.5 x 129–130 x 10–15	75 x 150 x 108	ns	Vietnam	Babyhood / Bambini	459
✓		✓	69 x 130 x 10	87 x 140 x 112	1	China	IGC	540

* *Maximum dimensions when in use, rounded up to the next cm.*

** *The price we paid in June 2006, or the average or recommended retail price, as advised by manufacturers in July/August 2006.*

ns *Not stated.*

(A) *Discontinued but you may still find it in shops; replaced by the Stirling XT091122, rrp $450, which includes a mini bed conversion kit.*

(B) *Discontinued but you may still find it in shops; replaced by a new model with the same name, which includes a new base that allows conversion to a mini bed.*

(C) *Discontinued; new model to be available in October, with the same name but a different dropside.*

1 Passed all essential and safety and durability requirements

The requirements in the latest (2003) standard were used as the basis for evaluating the cots for safety and durability (design and construction). Selected clauses of this version of the standard become mandatory in November 2006.

2 Failed some information or other requirements

To fully meet the 2003 standard, cots also need to meet certain requirements about informative labelling, packaging, markings, toys included and transfers. Only the **GRO-TIME** met all of these as well as all passing the safety and durability tests.

3 Dropside mechanism

How the dropside is operated: by slide buttons, pushbuttons, levers or lift and push. Try dropsides out in the shop — different people prefer different mechanisms.

4 Teething strips

This is a plastic strip on the wooden edge(s) of the cot so that neither the baby nor the cot is damaged if they chew on it.

Profiles

Models in the *What to buy* list are profiled in rank order.

GRO-TIME C25 LARA

Price: $449

GOOD POINTS

- Passed all requirements of the standard.
- Four castors with brakes.
- Five-year warranty
- Converts to a mini bed with no need for a conversion kit.

BAD POINTS

- The cot is quite tall, which is good for safety, but could be cumbersome if you're on the short side.

CHILDCARE STIRLING 091120-010

Price: $350

GOOD POINTS

- Good value for money.
- Four castors with brakes.

BAD POINTS

- Failed some of the information and other requirements of the standard.

GENE ROSS

IKEA DIKTAD 14036

Price: $399

GOOD POINTS

- Good value for money.
- Includes a conversion kit to turn the cot into a mini bed.

BAD POINTS

- Failed some of the information and other requirements of the standard.
- Difficult to assemble, with many parts.
- Doesn't have a dropside, but it's lower than the other cots to start with. Some people might find it hard on their back.
- No castors.

WHAT ABOUT THE REST?

From 1 November 2006 all cots will have to comply with the latest 2003 version of the Australian standard. Two cots failed to meet safety or durability requirements: the **BERTINI** and **BABYHOOD**.

- The **BERTINI** failed because the distance between the mattress in its centred position and the cot sides was slightly more than the required maximum of 20 mm. This means a standard 690 mm mattress, which its instructions recommend, is a little too small for the cot. The problem with this is that the baby could get wedged (perhaps face down) between the mattress and the side of the cot. The manufacturer says it's currently addressing this issue.
- The **BABYHOOD**'s dropside doesn't move up and down freely, is noisy and can be difficult to open. We tested two samples of the same model and found the problem was consistent. This model also has decorative transfers on the outside of the cot that can be removed without the use of a tool (a choking hazard). We spoke to the manufacturer, who has confirmed that due to ongoing issues with this cot it will be discontinued and replaced with a new model.
- The **KINGPARROT, LOVE N CARE, MALI, REGENT** and **SUNBURY** are all fine, apart from minor problems with labelling and packaging, but they're more expensive than the two models in the *What to buy* list that have similar problems. But if you like the look of them for your decor, they're safe and should be durable.

PHOTOS.BIBRARY

Kettles with mettle

Looking for a kettle that combines cool style with hot performance?

PHOTOS: GENE ROSS

What do you get when you pay $60 or more for a kettle? You'll certainly get a cordless one — even cheap kettles are usually cordless now, when once cordless kettles were a luxury item. In the last few years they've become by far the most common type around.

The simple answer to what you get with a more expensive kettle, though, is smarter styling. Cheap models are usually plain white plastic; more expensive kettles are generally stainless steel or glass, with sleek lines and maybe a few extra features. And since your kettle usually sits in full view all day long on the kitchen bench, why not pick one that looks good?

You might think that the slower a kettle boils, the longer you'll wait for your morning cuppa, and the **MORPHY RICHARDS**, **KAMBROOK**, **RUSSELL HOBBS** and **SANYO** all took over three minutes to boil one litre of water. To put this in perspective, though, the slowest (the **SANYO**) took only 27 seconds longer than the fastest (the **SHARK**).

WHAT TO BUY

SHARK Sensor-Temp EP2110B	$120
BRAUN AquaExpress WK210	$70
BREVILLE Nova SK50	$70

All 10 tested kettles are energy-efficient and fairly quick to boil water, and they're all pretty easy to use, so the choice comes down mainly to which one you think looks best. That said, the three above had a slight edge over the others, mainly for ease of use.

As well as being a good kettle, the **SHARK** has a novel feature to help justify its high price: you can dial up a specific water temperature and the kettle will heat to it and then hold it (for example, its instructions recommend 60°C to 80°C as the ideal temperature range for green tea).

IN A NUTSHELL

- **All the tested kettles** *are energy-efficient and boil water fairly quickly.*
- **Good controls,** *easy-to-read water level indicators, and being easy to fill and pour all help make a kettle easier to use.*

A LOT OF WATTS

The measured wattage for the tested kettles ranged from 2110 W to 2350 W. This is approaching the maximum safe limit of 2400 W for standard household power points, so to avoid power cutouts it's better not to run another appliance from the same power point as a kettle (by using a double adapter, for example).

What to look for

- **Left/right-handed use:** The handle should be symmetrical, and ideally there'll be a **water-level indicator** on both sides that's easy to read. A centrally located water indicator, such as behind the handle, can be another good option, but check it's easy to see.
- **Handle:** Should be comfortable to hold and made of heat-resistant material.
- **Controls:** Check the **switch** is easy to reach and use and the **indicator light** is bright and obvious when the kettle is heating water. It's good if it turns off with an audible click once it's boiled.
- **Filling:** A large spout and a lid that's easy to open give you two easy filling options.
- **Pouring:** This is hard to check in a shop, but all the tested kettles pour smoothly and none directs a dangerous amount of steam onto your hand.
- **Base:** Should be non-slip and allow the kettle to be placed on it in any position. It should also have a long enough cord so the kettle doesn't have to be right next to the power point, and have room for cord storage underneath. All the tested kettles have these features.
- **Weight:** A light kettle is generally easier to use, especially when full, though a heavier one can still be comfortable if it's well-balanced — hard to tell in the shop when it's empty.
- **Safety features:** All the tested models automatically switch off when they've boiled. Even if a kettle doesn't do this, it should switch off if it boils dry.

Profiles

Models in the *What to buy* list are profiled in rank order.

SHARK SENSOR-TEMP EP2110B

Price: $120

GOOD POINTS

- Quickest boiling time (2 minutes 44 seconds to boil 1 L).
- The most energy-efficient on test.
- Pours easily.
- The base is very slip-resistant.
- Can heat to and hold a range of temperatures.
- No problem boiling a small amount of water even though its minimum stated water level is 1 L.

BAD POINTS

- The water level indicator is only on one side, making the kettle more suitable for right-handers.

BRAUN AQUAEXPRESS WK210

Price: $70

GOOD POINTS

- Very good controls.
- Pours easily.
- Very good water level indicators, visible from both sides.
- The lightest in the test.

BAD POINTS

- Nothing in particular.

BREVILLE NOVA SK50

Price: $70

GOOD POINTS

- Very good controls.
- Pours easily.
- Good water level indicators, visible from both sides.

BAD POINTS

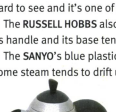
- Nothing in particular.

	PERFORMANCE						SPECIFICATIONS		
Brand / model (in rank order)	**1 Overall score** (%)	**2 Ease of use score** (%)	**3 Energy efficiency score** (%)	**4 Boiling time score** (%)	**4 Boiling time** (min:sec)	**5 Noise** (dB)	**Claimed capacity** (L)	**Material***	**Lid type**
SHARK Sensor-Temp EP2110B **(A)**	82	78	90	84	2:44	58	2.0	Stainless steel	Swivel **(C)**
BRAUN AquaExpress WK210	81	82	87	77	2:54	58	1.6	Plastic	Hinged
BREVILLE Nova SK50	80	78	85	80	2:50	59	1.8	Stainless steel	Hinged
SUNBEAM Express KE7300B	77	73	88	80	2:50	60	1.7	Stainless steel	Removable
KRUPS TeaStyle FLB1 DW **(B)**	76	70	86	81	2:48	61	1.7	Stainless steel	Hinged
TEFAL Vitesse BI7625	76	70	86	81	2:48	62	1.7	Stainless steel	Hinged
MORPHY RICHARDS Reflect Glass 43125	74	77	84	68	3:08	58	1.7	Glass / stainless steel	Hinged
KAMBROOK Stainless Essentials KSK90	72	73	85	67	3:09	62	1.7	Stainless steel	Hinged
RUSSELL HOBBS Montana 3070	72	73	85	67	3:09	60	1.7	Stainless steel	Removable
SANYO U301	70	70	83	66	3:11	57	1.8	Stainless steel	Hinged

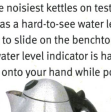
WHAT ABOUT THE REST?

The rest are good kettles too. So that you can choose on looks, we've printed photos of all of them.

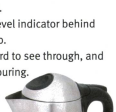
- The **SUNBEAM** has the worst controls — they're unlabelled and positioned so they're hard to see, and its only water level indicator is inside the kettle.
- The base of the **KRUPS** tends to slide on the benchtop, and it has a very small, hard-to-read water level indicator.
- The **TEFAL** is one of the noisiest kettles on test, and at 1.29 kg it's also the heaviest. Weight doesn't always affect comfort when holding and pouring, but with the **TEFAL** it does.
- The **MORPHY RICHARDS** is the most difficult to fill, as you have to keep its lid open by holding down a button, and water can spray out if it hits the filter. However, like most of the kettles, it's fairly easy to fill through the spout.
- The water level indicator of the **KAMBROOK** (located behind the handle) is hard to see and it's one of the noisiest kettles on test.
- The **RUSSELL HOBBS** also has a hard-to-see water level indicator behind its handle and its base tends to slide on the benchtop.
- The **SANYO**'s blue plastic water level indicator is hard to see through, and some steam tends to drift up onto your hand while pouring.



Sunbeam Express



Krups TeaStyle



Tefal Vitesse

Morphy Richards Reflect Glass

Kambrook Stainless Essentials

Russell Hobbs Montana

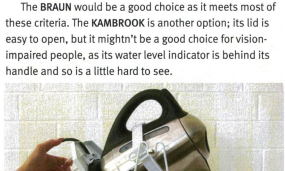
Sanyo

For people with a disability

If you have impaired vision or weakness in your hands or wrists, some kettles can be harder to use than others. While the nature of your disability influences which kettle is best for you, the Independent Living Centre (NSW) recommends looking for a cordless kettle with the following features:

- Lightweight and easy to fit under the tap.
- A large, well directed spout. This allows easier filling without having to open the lid.
- Clear water level indicators on both sides.
- A roomy, D-shaped handle.
- Light touch controls or a large switch.
- A lid that's easy to remove and replace.

The **BRAUN** would be a good choice as it meets most of these criteria. The **KAMBROOK** is another option; its lid is easy to open, but it mightn't be a good choice for vision-impaired people, as its water level indicator is behind its handle and so is a little hard to see.



If you have weak hands or arms a kettle tipper allows you to pour from the kettle without having to lift it — particularly useful with a heavy kettle like the Tefal, which otherwise might suit some people with a disability because its controls and lid are very easy to use.

Weight (kg)**	Warranty (years)	Origin	Manufacturer / distributor	Price ($)†
1.15	2	China	SSM	120
0.74	2	Germany	Braun	70
0.95	1	China	HWI Electrical	70
0.96	1	China	Sunbeam	80
0.91	1	China	Groupe SEB	100
1.29	1	China	Groupe SEB	80
1.13	2	China	Morphy Richards / Asko	89
0.93	1	China	HWI Electrical	60
0.92	2	China	HWI Electrical	69
0.96	1	China	Sanyo	70

* *All have a plastic handle and base, and the lid is also at least part plastic.*

** *Empty kettle, not including base.*

† *Recommended retail, as provided by manufacturers in August 2006, or the price we paid in June 2006*

(A) *To be discontinued around December.*

(B) *Discontinued, but you may still find it in shops.*

(C) *Press a button to make it swivel down, or it can be removed.*

1 Overall score
This is a combination of:
- Ease of use: 50%
- Energy efficiency:10%
- Boiling time: 40%

2 Ease of use score
We assessed the following equally weighted factors:
- Controls.
- Filling.
- Pouring.
- Removing/replacing the kettle on the base.
- Water level indicator.
- Balance and handle comfort.

3 Energy efficiency score
This is a measure of how efficiently the kettle uses electricity to heat water.

4 Boiling time score
This is based on how long the kettle takes to boil one litre of water, starting at 20°C.

5 Noise
This bothers some people even in a kettle. The **SANYO** was the quietest on test, the **KAMBROOK** and **TEFAL** the loudest, and the difference is noticeable.

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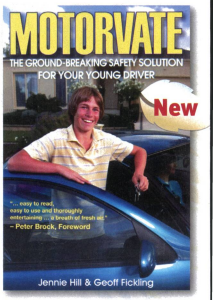
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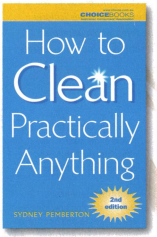

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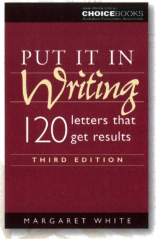

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recalls&bans

Nowadays there are so many product recalls we may not be able to print all of them in CHOICE. For comprehensive recall information go to the Product Recalls Australia website: www.recalls.gov.au. If you don't have web access, call the Product Safety Policy section of the ACCC on (02) 6243 1262.

Companies often rent 1800 numbers for a couple of months after a recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct.

FOOD: Sentosa Health Foods has recalled **Eden's Cashew Bar**, 40 g plastic packet, best before 01 May 07.
The problem: It may contain glass fragments.
What to do: Don't eat it. Return it to the place of purchase for a refund, or for more information call (03) 9775 1978.

FOOD: Manassen Foods has recalled **McVitie's The Original Digestive biscuits**, 400 g, a cellophane pack in a cardboard box, with a best-before date of EXP 29 04 2007, distributed in Queensland and SA.
The problem: Testing has shown evidence of microbiological contamination.
What to do: Don't eat them. If you have any concerns for your health, contact your GP. Return them to the place of purchase for a refund, or for more information call (03) 9757 5900.

FOOD: Riviana Foods has recalled **Always Fresh Baby Clams**, 200 g can, batch numbers H14/555, G0415, 3700/01013 and H14/555, G0416, 3700/01013, imported from China.
The problem: There is a risk of microbiological contamination.
What to do: Don't eat them. Return them to the place of purchase for a refund, or for more information call 1800 814 800 or (03) 9764 3622.

FOOD: Nestlé Australia has recalled **Maggi Mild Chicken Curry Liquid Cooking Sauce**, 110 g, all best-before dates up to and including 22 May 2007, product number 9300605026162, and **Maggi Tuscan Lamb Liquid Cooking Sauce**, 110 g, all best-before dates up to and including 10 April 2007, product number 9300605026216.
The problem: They may spoil before reaching their best-before dates.
What to do: Return them to the place of purchase for a refund, or for more information call 1800 152 126 between 8 am and 6 pm.

FOOD: Willowvale Organics has recalled **Willowvale Organics 'The gluten free company' Organic G/F Self Raising Flour**, 500 g plastic bag, best before April 07, lot code 2418, distributed in Queensland.
The problem: While it's labelled gluten-free, testing has shown it contains high levels of gluten.
What to do: Don't eat it if you have a gluten allergy or intolerance. Return it to the place of purchase for a refund, or for more information call (07) 5546 7582.

BABY CLOTHES: Target Australia has recalled **Newborn Girls Hooded Jacket**, sized 000–2, sold through Target and Target Country stores from February 2006 to July 2006.
The problem: It has a decorative heart attached to the zip tag that may become detached and pose a choking hazard.
What to do: Remove it from the reach of young children. Return it to your nearest Target or Target Country store for a refund, or for more information call 1800 814 788.

BABY CLOTHES: Kmart has recalled **Solutions Infant Sleepsuit**, sizes 00000–1, style numbers 26174, 26176, 26177, 26179 and 26182 (this number can be found on the back of the neck label). All colours are affected.
The problem: The button studs may detach and pose a choking hazard.
What to do: Remove from the reach of young children. Return it to your nearest Kmart store for a refund, or call 1800 634 251 for more information.

TOY: Jolly Australia has recalled **Bendy Bendables Multi Activity Plush Toy**, a soft toy with ears made from shiny, reflective cellophane material. It's 42 cm long and features rattles, squeaks, crinkles and bends, and has a batch number of 7305.
The problem: The cellophane on the ears may detach without the application of much force, posing a choking hazard.
What to do: Keep it out of the reach of children. Return it to the place of purchase for a refund or replacement, or return it to Jolly Australia, Reply Paid 83467, PO Box 629, Seven Hills NSW 1730. For more information call (02) 9679 7899, Monday to Friday, 8.30 am to 4.30 pm.

STOVE: Electrolux Home Products has recalled **Westinghouse** and **Chef 540 mm electric upright stoves**, with serial numbers 61400000–62800211. The Westinghouse models affected are PAK130W, PAK140W, PAK143W, PAK144W, PAK161B, PAK501R and PAK501RS. The affected Chef models are EBC5201W, EBC5211W, EBC5231W, EBC5241W, EBC5261W and EBC5271W. The model and serial numbers can be found on the inside bottom of the door. Stoves purchased before 1 May 2006 aren't affected.
The problem: Prongs affixing the foil-backed insulation 'blanket' encasing the oven cabinet may have failed, causing the insulation to come apart, which could cause the floor under the stove to heat up and scorch.
What to do: Don't use the oven until a service technician has rectified the fault. The hotplates and grill aren't affected and can still be used. To arrange for a free service, call 1800 001 218, 7.30 am to 7 pm EST, Monday to Friday, and 8 am to 1 pm EST Saturday and Sunday. Have your model and serial number ready when calling.

CANDLES: Red Dot Stores has recalled **Plastic Cup tealight candles**, a pack of 40 scented tealights, with a burn time of 4.5 hours and a barcode of 9314060037106 PLU 515-189. They were sold for $7.99 in Red Dot stores in WA.
The problem: Direct contact with the flame may cause the candleholder to melt.
What to do: Return them to your nearest Red Dot store for a refund, or for more information phone (08) 9307 1883.

FURNITURE: Ikea has recalled **Lycksele frame chair bed**, article number 700-326-82, and **Lycksele frame sofa bed**, article number 900-326-81, sold before July 2005 in NSW, Victoria and Queensland.
The problem: Operating the folding mechanism on the chair bed and sofa bed without following the instructions for use may result in your fingers being caught in the mechanism.
What to do: Contact or visit your local Ikea store to receive a free pair of safety covers to fit over the folding mechanism, along with instructions for fitting them.

ELECTRICAL ADAPTER: Innovations Direct has recalled **ADPT universal adapter**, an electrical outlet adapter that includes power and pin configurations for sockets in Australia, Europe, America, Africa, Japan, China, Taiwan, the UK and New Zealand.
The problem: The adapter hasn't been approved by the NSW Office of Fair Trading or equivalent state or federal bodies, and doesn't carry the necessary mark pursuant to the Electricity (Consumer Safety) Act 2004.
What to do: Innovations will be writing to those customers who bought the product, or call Innovations on 1300 303 303, Monday to Friday, 6 am to 8 pm (AEST), Saturday 7 am to 3 pm (AEST), Sunday 9 am to 3 pm (AEST).

AIR CONDITIONER: Hitachi has recalled **Hitachi Utopia ducted air conditioning units**, supplied to and sold by Hitachi Australia dealers. Models may include LD-2, LD-2.5, LD-3, LD-4, LD-5, LD-6 and LD-7.
The problem: Where a plastic electrical box cover has been used, unit failure may lead to fire, smoke or cover distortion.
What to do: Stop using it. To arrange for a service technician to inspect it and replace the plastic electrical box cover free of charge, if necessary, call 1800 354 178, Monday to Friday between 9 am and 5 pm AEST. Note the model and serial number of your air conditioner before calling.

CAR PART: PBR International has recalled **hydraulic brake wheel cylinders**, serial number PBR P/No JB3178, sold through automotive spare parts outlets between 13 February and 21 April 2006. The wheel cylinders are applicable to Holden Astra TR (9/1996–9/1998), Holden Barina SB (4/1994–2/2001), Holden Combo XC (9/2002–9/2004), Daewoo Espero (3/1995–7/1997), and Daewoo Lanos (1/1999–12/2002).
The problem: It may leak brake fluid, resulting in a loss of braking performance.
What to do: Call 1300 369 727 to obtain further guidance on how to determine whether your wheel cylinder requires replacement.

aboutchoice

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CONTENT GENERATION: Chris Barnes, Rachel Clemons, Alan Dooley, Michael Hohl, Uta Mihm, Liz Munn, David Oakenfull, Martha Psiroukis, Chris Ruggles, Nlobe Syme.
CHOICE ONLINE: Manager Linda Magee. Chris Ruggles. **Editor** Robyn Ball. Rehmana Khan, Glenn Mason, Amira Meyer, Elizabeth Toumasatos.
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index

HOW TO USE THIS INDEX
Bold type indicates a test, survey or trial report, normal type indicates other articles.
* indicates an update of a previous report, additions or corrections to reports, small follow-up items, letters or recalls.
For space reasons, the index generally doesn't include Choice Cuts and other small pieces.

Air conditioners, split-system **Oct**
Airline lounge clubs Jun, Sep*
Animal testing for cosmetics Apr

Backpacks for school Dec
Bakeware, silicone **Aug**
Balsamic vinegar **Nov**
Barbecues, gas **Dec,** Jan/Feb*
Benchtop materials, kitchen Aug
Bicycle helmets for children **Nov**
Blenders, handheld **Apr**
Bread Sep
Breathalysers **Dec**

Camcorders **Dec**
Cameras
digital **Apr, Oct**
webcams **Mar**
Carpet buying guide Jul
Cars
ANCAP crash tests **Apr, Jul**
GPS navigation systems **Jul**
'green' Sep
security Mar
tyres **Mar,** May*
used car safety Nov
Cereal bars **Oct**
Child/baby concerns
backpacks for school Dec
bicycle helmets **Nov**
cots **Oct**
dummy safety **Jul**
food promotions Jun
obesity Oct
strollers, double **Aug**
strollers, layback **May,** Aug*
Cleaners, 'green' multipurpose **Apr**
Clothes dryers **Aug**
Coffee, espresso machines **Jan/Feb**
Column heaters **Jun**
Computers, laptop **Jun**
Cordless phones **Jan/Feb,** May*
Corkscrews **Mar**
Cosmetics, animal testing Apr
Cots **Oct**
Crackers and crispbread **Nov**
Credit card interest charges **Oct**

Digital camcorders **Dec**
Digital cameras **Apr, Oct**
Digital music **Apr,** Jun*
Dishwashers **Jan/Feb,** Mar*, **Jul,** Oct*
Dryers, clothes **Aug**
Dummy safety **Jul**
DVD/hard disc recorders **May,** Jun*, Jul*
DVD players, portable **Oct**

Eligible rollover funds Aug
Espresso machines **Jan/Feb**

Fast food, healthier **Mar**
Fish, frozen **Jan/Feb**
Food
balsamic vinegar **Nov**
bread Sep
cereal bars **Oct**
crackers and crispbread **Nov**
fast food, healthier **Mar**
fish, frozen **Jan/Feb**
food at sports venues **Aug**
'fresh' fruit and vegetables **Aug**
'healthfood' in supermarkets May
hummus **Jan/Feb**
meat pies **May**
orange juice **Jun**
pasta sauces **Jun**
pesticides in fruit and veg Apr
probiotics Jul
promotions to kids Jun
protein bars Jul
salt Apr
Fridges
mixed sizes **Nov, May**
side-by-sides **Nov**
Fruit, 'fresh' **Aug**

Garden solar-powered lights **Aug**
Gas barbecues **Dec,** Jan/Feb*
Glass cleaners **Oct**
GPS car navigation systems **Jul**
Grass trimmers **Sep**
'Green' cars Sep
'Green' multipurpose cleaners **Apr**

Hair shampoo **Jul**
Health
anti-snoring products Apr
childhood obesity Oct
hearing aids Jul
slimming products Jan/Feb
sun safety Nov
wheatgrass juice May
Health insurance, gap Sep
Healthcare system, how to save money Sep
'Healthfood' in supermarkets May
Hearing aids Jul
Heaters
column **Jun**
water Sep
Home theatre systems **Jan/Feb**
House-minding organisations Oct
Hummus **Jan/Feb**

Insect repellents, personal **Dec**
Insulation May
Irons, steam **Jun**

Kettles **Oct**
Kitchen benchtop materials Aug

Laptop computers **Jun**
Lawn trimmers **Sep**
Lawnmowers, petrol **Nov**
LCD TVs, 66 cm **Dec**
LCD vs plasma TVs **Nov**

Meat pies **May**
Media merging Aug
Microwave ovens **Jun**
Mixers, benchtop **Dec**
Mobile phones
CDMA **Nov**
GSM **Jun**
Mobility scooters Jan/Feb
Mosquito repellents, personal **Dec**
MP3 players **Apr,** Jun*
speaker docks **Sep**
Music, digital **Apr,** Jun*

Nail salons **Sep**
Nannies, finding one May
Negative gearing Jul
Notebook computers **Jun**

Obesity in children Oct
Orange juice **Jun**
Ovens, microwave **Jun**
Nursing homes Sep

Painkillers Mar
Pasta sauces **Jun**
Personal trainer, finding a good one Apr
Personal video recorders (PVR)/ set-top boxes **Jun**
Pesticides in fruit and veg Apr
Phones
cordless **Jan/Feb,** May*
mobile — see Mobile phones
smart **Nov**
Pies, meat **May**
Plasma TVs, 106 cm **Mar**
Plasma vs LCD TVs **Nov**
Portable DVD players **Oct**
Probiotics Jul
Protein bars **Jul**

Red wine **Dec**
Refrigerators — see Fridges
Rights when shopping Dec

Salt Apr
Sandwich (panini) presses **May,** Jul*
Scams Jul
School backpacks Dec
Scooters, mobility Jan/Feb
Secateurs **Jun**
Set-top boxes/PVR **Jun**
Shampoo **Jul**
Shopping rights Dec
Silicone bakeware **Aug**
Slimming products Jan/Feb
Smartphones **Nov**
Smoke alarms Jun
Snoring, anti-snoring products Apr
Solar-powered garden lights **Aug**
Solariums **Nov**
Speaker docks for iPods/ MP3 players **Sep**
Strollers
double **Aug**
layback **May,** Aug*
Suitcases, wheeled **May**
Sun safety Nov
Super, eligible rollover funds Aug
Supermarket brands Mar

Tanning salons **Nov**
Telephones — see Phones
Television
LCD, 66 cm **Dec**
LCD, 81 cm **Aug,** Sep*
LCD vs plasma TVs **Nov**
plasma, 106 cm **Mar**
set-top boxes/PVR **Jun**
Timers **Jan/Feb**
Toasters, four-slice **Mar**
Tyres **Mar,** May*

USB keys **Apr**

Vacuum cleaners **Jan/Feb**
Vegetables, 'fresh' **Aug**
Video equipment
camcorders **Dec**
DVD/hard disc recorders **May,** Jun*
portable DVD players **Oct**
PVR/set-top boxes **Jun**
Vinegar, balsamic **Nov**

Washing machines **Mar, Sep**
Water heaters Sep
Web cameras **Mar**
Wheatgrass juice May
Window cleaners **Oct**
Wine, red **Dec**

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Watch out, all you vegetarians — these hens will eat you for dinner!

Is that why they have to keep them in cages?

How much do you love your dog? - great gift for a small or ageing pet!

This cute little set of steps will enable a small or ageing dog to climb up to be next to you on the sofa, or to curl up with you on the bed. It even has 2 drawers for your pets favourite toys and grooming accessories. Made from robust plywood and covered in hard-wearing polyester carpet, it's neutral colour will blend in with any colour scheme. Measuring 42L x 42Wcm with 2 x 22cm steps, it folds down to just 64L x 43W x 21H cm for easy delivery and storage. *Note: Not intended for use by children*

Pet Steps PSTR
$99 or
$49.50
x 2 mths

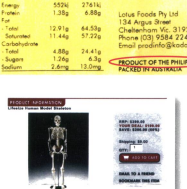
Keep your pets off the sofa!

Pets love sofas, but you may not like sitting on their hair, mud and dirt. If your cat or dog isn't getting the message that jumping on the sofa isn't allowed, Sofa Scram could help. As soon as your pet lands on it, a loud beep will reinforce your training in a humane but effective way. Measuring 135 x 29cm and powered by a 9 volt battery, Sofa Scram could also be used on a bed or even across a doorway.

Sofa Scram SCUT
$39.95

Somebody call the RSPCA...

Buy both these products — and drive your pet insane! 14-year-old Lottie Sebes was amazed that these products were only two pages apart in the same catalogue.


PRODUCT INFORMATION
Classic Human Model Skeleton
This economical, life-size articulated adult plastic model is ideal for teaching the basics of anatomy. Perfect for the classroom, doctor's office, hospital or primary schools, you may even buy this fabulous skeleton for fun at Halloween or in use at themed parties of haunted houses.
FEATURES:
Height: 1.7m
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Great for schools
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Stand included
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Geographically challenged labelling...

In our atlas, Indonesia and the Philippines are two different countries. And we're surprised to see that the Netherlands is now considered a Mediterranean country...

What to do if your skeleton doesn't arrive alive...

DealsDirect.com.au will replace your product if it is found to be either damaged or "dead on arrival" (DOA) within 14 days from the date of dispatch. The exception will be products that are offered with a Manufacturers Warranty, on most cases we do not handle the returns as warranty is provided directly by the Manufacturer. Any DOA's must be returned back to us within 7 days. For assistance with warranty and returns, please email us customerservice@dealsdirect.com.au

INTRODUCING botoxlift SERUM
HELPS YOU TO LOOK YEARS YOUNGER
...and reduce the appearance of wrinkles, lines and eyebags
WOMEN know that it's wrinkles, fine lines and puffy dark bags around the eyes that betray your real age. Well, NEW Botox-lift Serum is here to help.
Take the "Close up Challenge"
So confident are we that you can look years younger with Botox-lift serum that we invite you to take the "Close up Challenge". Simply apply Botox-lift serum twice daily for one week and wherever you use it you should see an amazing improvement in the appearance of the puffiness, bags and fine line wrinkles that give your age away. Your friends and family will also notice that the overall appearance will look younger and brighter and you will feel more confident with your younger look.
Read what satisfied customers say about Botox-lift serum:
"I use Botox-lift to keep my face looking years younger than my true age"
Hilary Jenkins (St. Swansea)
"My jealous friends guessed - I didn't bother to tell them the truth"
NEW botoxlift serum
See an amazing difference when you use botoxlift serum
Botox-lift serum, is a scientifically proven, safe, and only anytime
Take the "Close up challenge"
Botoxlift Serum is a topically applied serum and does not include Botox, nor does it have any similar properties and in no way should it be confused with the invasive course of injections known as Botox.

NOWHERE TO TURN FOR ANTI-AGING HELP?

If the product shouldn't be confused with Botox, why give it an almost identical name?

HOW ABOUT A LITTLE HELP?

The prize for the best entry goes R Hallworth for the anti-aging product. Thanks also to C V Ellis, R Hallworth, M Gorrie, P Johnstone, L Sebes and K Zimmerman for their contributions to this month's *Hard Word*. Please keep them coming.

If you have any examples you think deserve to be on this page, send them to The Hard Word, CHOICE, 57 Carrington Road, Marrickville 2204. **Please don't email us your entries — we need the originals.**

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